

POOR BUT NOT IN DESPAIR: AN INVESTIGATION OF LOW-INCOME
CONSUMERS COPING WITH POVERTY

A Master's Thesis

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INCOME CONSUMERS COPING WITH POVERTY

Graduate School of Economics and Social Sciences

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ABSTRACT

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This thesis explores mechanisms low-income consumers use to cope with material constraints and increasing pressure of consumer culture. Data were collected through qualitative research methods and draw upon twenty-two female low-income consumers. Findings suggest that consumption restrictions do not always end up with severe negative consequences because of mainly four factors. These factors affect low-income consumers' approach to poverty and provide mechanisms to low-income consumers to cope with consumption restrictions. First, many of the informants cope with material constraints by redefining the meanings of poverty and proactively resisting consumer culture through utilizing religious discourses and norms. Second, structural issues such as their roots in village and living with people who have similar backgrounds affect the intensity of felt deprivation and their coping in the city. Third, low-income consumers find unconventional ways of meeting their needs and wants through effective and creative uses of their resources. Lastly, those who receive or accept social support are better able to handle material restrictions. Low-income consumers use community ties to boost their identities and differentiate themselves from affluent consumers. The thesis ends with a discussion of contributions, implications, limitations, and future research directions.

Keywords: Poverty, low-income consumer, felt deprivation, coping, consumption constraints, consumer culture, religion, effective and creative uses of resources, rural and cultural background, social capital.

ÖZET

YOKSUL AMA ÇARESİZ DEĞİL: DÜŞÜK GELİRLİ TÜKETİCİLERİN FAKİRLİKLE BAŞA ÇIKMA YOLLARININ ARAŞTIRILMASI

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Bu tezde düşük gelirli tüketicilerin maddi kısıtlamalar ve tüketim kültürü ile nasıl başa çıktıkları araştırılmıştır. Çalışmada kalitatif araştırma metodları kullanılmış ve yirmi iki düşük gelirli bayan tüketiciyle görüşülmüştür. Bulgular, dört faktörün düşük gelirli tüketicilerin fakirliğe olan yaklaşımını etkilediğini ve tüketim kısıtlamaları ile başa çıkmalarına yardımcı mekanizmalar sağladığını göstermektedir. Öncelikle, birçok tüketici maddi kısıtlamalarla, dini öğretiler yoluyla, fakirliği tekrar yorumlayarak ve tüketim kültürüne proaktif bir şekilde karşı koyarak başa çıkmaktadır. Diğer yandan, düşük gelirli tüketicilerin köy kökenli olmaları ve benzer geçmişe sahip kişilerle yaşıyor olmaları, yoksunluk hissinin yoğunluğunu ve maddi zorluklarla başa çıkmalarını etkilemektedir. Davranışsal başa çıkma stratejisi olarak düşük gelirli tüketiciler kaynaklarını etkili ve yaratıcı şekilde kullanarak ihtiyaç ve isteklerini karşılayabilmektedir. Son olarak, sosyal destek alan veya almayı kabul eden düşük gelirli tüketicilerin maddi kısıtlamalarla daha iyi başa çıkabildiği gözlemlenmiştir. Düşük gelirli tüketiciler sosyal bağlarını kullanarak kişiliklerini desteklemekte ve kendilerini zengin tüketicilerden ayırt etmektedirler. Son bölümde araştırmanın akademik bilgiye katkıları, sınırlı kaldığı yönleri ve ileride yapılacak araştırmalara dair öneriler tartışılmaktadır.

Anahtar Kelimeler: Yoksulluk, düşük gelirli tüketici, hissedilen yoksunluk, başa çıkma, tüketim kısıtlamaları, tüketim kültürü, din, kaynakların verimli ve yaratıcı şekillerde kullanımı, kırsal ve kültürel geçmiş, sosyal sermaye.

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TABLE OF CONTENTS

ABSTRACT	iii
ÖZET	v
ACKNOWLEDGEMENTS.....	vii
TABLE OF CONTENTS	viii
CHAPTER I: INTRODUCTION.....	1
1.1. Context.....	1
1.2. Research Objectives	4
1.3. Trajectory of the Thesis.....	4
CHAPTER II: POVERTY AND CONSUMER RESEARCH	9
2. 1. What is Poverty	11
2. 2. Poverty in Turkey.....	13
2. 3. Poverty Research in Turkey.....	15
2. 4. Consumer Culture and Poverty.....	16
CHAPTER III: POVERTY AND COPING	20
3.1. Exchange Restrictions.....	21
3. 2. Consequences of Restrictions.....	23
3.2.1. Felt Deprivation.....	25
3. 3. Coping Strategies	26
3. 3. 1. Emotional Strategies.....	27
3.3.2. Behavioral Strategies.....	29
3. 4. Poverty and Subjective Well-Being	31
CHAPTER IV: METHODOLOGY	33
4.1. Methods of data collection	33
4.2. Sampling	34
4.3. Ethics.....	37
4.4. Data Analysis.....	41
4.5. Validity.....	43

CHAPTER V: ANALYSIS AND RESULTS.....	46
5.1. Religion	48
5.1.1. “Poverty is given by God”	49
5.1.2. “Poverty is an exam”	53
5.1.3. Downward Comparison: Thanking God	55
5.1.4. Upward Comparison: Putting spirituality above material wealth	60
5.1.5. Reformulating needs through Religion and Morality	62
5.1.6. Negative notions of money	65
5.2. Rural and cultural background	69
5.3. Effective and creative uses of resources	73
5.4. Social Capital.....	78
5.4.1 Support from family	78
V.4.1.2. Immediate family member	79
5.4.2. Support from neighbors	83
5.4.3. Support from outside the community.....	89
5.4.4. Marketplace Relations.....	90
CHAPTER VI: CONCLUSION.....	95
6.1. Contributions and implications	101
6.2. Limitations and suggestions for future research.....	107
BIBLIOGRAPHY	110
TABLE 1 – INFORMANT DETAILS	120
FIGURE 1.....	122
APPENDIX A: INTERVIEW GUIDE	123
APPENDIX B: EFFECTIVE AND CREATIVE USES OF RESOURCES.....	129
APPENDIX C: PHOTOS FROM THE FIELD.....	136
APPENDIX D: PHOTOS FROM INFORMANTS’ HOUSES	142

CHAPTER I

INTRODUCTION

1.1. Context

The initial motivation to study poor consumers is emerged from my experiences with low-income children and their family. During my bachelor degree, I have involved in the projects, which aim to improve the lives of the low-income students who both go to school and work. We arranged these projects in order to encourage children to connect to their education more and to contribute to their personal development. During these projects, I observed that although poor people subsist on basic necessities and they hardly make ends meet, some of them live with much happiness compared to affluent people whose lives are surrounded by abundance. This observation increased my curiosity to understand what it means to live in a minimally decent life, how consumption is perceived from the poor, and how consumption and marketplace experiences of what Prahalad (2005) has called “bottom-of-the-pyramid” consumers are different from the consumers at the top of the pyramid. More specifically, my observations with low-income people motivated me to conduct a study to investigate how low-income consumers cope with material

constraints and navigate the life in the society, which is becoming more and more goods and services based.

From an academic perspective, in the consumer behavior field there is relatively little research on poor as consumers. The fact that relatively little research has been conducted on this group drew me to the consumption experiences of poor. The marketplace and consumption experiences of the top of the pyramid, whose lives are surrounded by too much may fail to represent broader populations whose lives are characterized by too little (Hill, 2002b). According to recent statistics, almost half the world's population live in absolute poverty, about three-fourths of population live in nations with less than ideal conditions, and while the poorest 40% in the world account for 5% of total income, the richest 20% have almost three-fourths of total income (Martin and Hill, 2012). These statistics show that majority of the world's population experiences consumption environments different from the western and affluent world (Hill, 2001). Despite this reality, consumer behavior field is still rooted in the sociocultural context of the developed and western world with a presumed access to the goods and services. Because of the field's focus on consumers and consumption, those who could not respond to the temptations of the marketplace for economic, political, or ideological reasons are not considered worthy of studying (Ozanne and Dobscha, 2006).

Academic interest on poverty within the field of marketing has begun in the 1960s with the work of Caplovitz and his influential book *The Poor Pay More*. However, the topic has been neglected for a long period of time (Hamilton and Catterall, 2005). Revival of interest on the low-income consumers has occurred in the 1990s with the

“call to alarms” for macromarketing scholars to investigate consumption among different socioeconomic classes (Hill and Stephens, 1997). Within the consumer behavior context, more recently Ronald Paul Hill has become the main contributor to the literature on low-income consumer. Hill and Stephens (1997) in their research with welfare mothers investigate three main areas, which are exchange restrictions, consequences of disadvantage and strategies for coping with disadvantage. In the low-income consumer literature, the consequences of disadvantage are largely demonstrated as negative including separation, alienation from the consumer culture, and feelings isolation and loss of control over their consumer lives. One of the most significant negative consequences of restrictions for low-income consumers is the felt deprivation, which arises as a result of not meeting the standards of consumer culture. However, because of its cultural and social aspect as well as personal side, felt deprivation needs to be studied across different poverty types and different contexts (Blocker et al., forthcoming).

Furthermore, it is generally assumed that low-income consumers have miserable lives and they passively accept their situation (Hamilton and Catterall, 2005). However, many of the low income consumers have never know the taste of the money and its associated consumption but they still remain happy. Moreover, the social and cultural aspect of poverty has an influence on how low-income people perceive their situation and the character of felt deprivation. On the other hand, evidence suggests that consumers are capable of demonstrating agency and rather than passively accepting their circumstances, low income consumers are more likely to demonstrate agency since lack of financial resources make them to find new and unconventional ways to meet their needs (Hamilton and Catterall, 2005).

Furthermore, in various models of coping, it is implied that low-income consumer engage in coping after they face negative consequences. However, coping mechanisms can also be developed before negative consequences in order to avoid their intensity and such acts can be interpreted as consumer agency (Hamilton, 2008).

1.2. Research Objectives

This thesis explores the experiences of poverty and low-income consumers' strategies to cope with poverty and consumption constraints. The study also aims to gain an understanding of low-income consumers' approach to poverty and recognizing that not all low-income consumers are discontented, this study is sought to understand the dynamics affecting the intensity and character of felt deprivation. The current study mainly elaborates on the mechanisms low-income consumers use to cope with consumption restrictions and increasing pressure of consumer culture.

1.3. Trajectory of the Thesis

The thesis is structured as follows: Chapter 2 explains why there is a need to elaborate poverty from the consumption perspective. This chapter covers how poverty is conceptualized and measured, why poverty should be investigated from the consumer research perspective, and the need to study poor consumers in other contexts besides western countries. This chapter also explains poverty, poverty

research, and consumer culture in Turkey and explains why Turkey is a good place to study poor consumers.

Chapter 3 reviews coping literature related to poverty. The chapter is organized into four parts: The first part covers the restrictions poor consumers encounter, arising both from the availability of goods and services and consumer's ability to afford them. In the second part, the consequences of restrictions are discussed and special emphasis is put into the concept "felt deprivation". In the third part, previous literature on the coping strategies that poor consumers employ is reviewed. Deriving from the psychology and consumption literature, coping strategies are discussed under two categories, which are behavioral and emotional. The last part briefly reviews studies on poverty and subjective well being.

In chapter 4, I discuss the methodological procedure that is followed in the empirical study. Qualitative approach was adopted since the aim of the research is to explore the mechanisms low-income consumers use to cope with consumption constraints. In depth interviews and observations in the informants house was used as data collection methods. Twenty-two women were recruited through snowball sampling. Mainly women were interviewed, however where possible husband and children also participated in interviews. Participants were selected based on income. Families who earn around minimum income were recruited. Sample includes both two and single parent families and families have at least one children under the age of 18.

In chapter 5, I describe my research findings. The analysis aimed to identify common strategies low-income consumers use to cope with material constraints. I identified

four categories that affect low-income consumers' approach to poverty and their coping with material constraints: religion, rural/cultural background, effective and creative uses of resources, and social capital. The chapter is structured along these four categories. The first factor religion depicts the sociocultural aspect of poverty and provides mechanisms to low-income consumers to cope with consumption constraints. I identified six themes under religion: First, the source of poverty is seen as God. Second, poverty is perceived as an exam. Especially those two themes force us to reassess what poverty actually implies for low-income people. Third, through downward comparisons with people in worse conditions, informants stress the necessity to thank God. Some informants even do not define themselves as poor since they compare themselves with extreme poor. Fourth, through upward comparisons with people who have money but lack other important things, low-income consumers put spirituality above material wealth. Fifth, needs are reformulated through religion and morality. Utilizing religious discourses related to waste is one of the common strategies low-income consumers use to cope in a consumer culture. Sixth, low-income women develop some mechanisms to redefine restrictions. Norms, beliefs, and teachings about money are used as controlling mechanism that avoid them to depart from straight and narrow. On the other hand, low-income people's background and neighborhood they are living have a great role on the extent of feelings of deprivation and low-income consumers' coping. First, since low-income consumers are not used to have nice clothes and leisure activities, they do not experience intense felt-deprivation in a consumer culture. Second, since poor consumers live in a region, where people have similar background, material differences do not create too much difference between the poor and more affluent. Low-income consumers cope with material constraints through minimizing the

differences with richer counterparts by focusing on the outcome. As a third broad theme, using resources and goods in effective and creative ways appears as one of the common behavioral strategies. Their financial constraints force low-income consumers to find unconventional ways to meet their needs and wants. Also, reduce and reuse activities, which are necessities of their survival, do not put too much burden on them because this is the way they grow up and by reducing the waste (*israf*), they believe they avoid committing a sin. Again, by using religious discourses, they legitimize their circumstances and make their consumption practices meaningful. Social support, which is last strategy low-income consumers use to cope with material constraints is investigated under four levels including support from family, support from neighbors, support from outside the community, and marketplace relations. Findings suggest that social support (both material and psychological) low-income consumers take from their families and communities has a great impact on improving their quality of life and boost their identities over affluent consumers.

Finally in chapter 6, I provide summary of the main findings of research. Then I discuss contributions as well limitations of the study and propose future research directions. I conclude this section by discussing market and public policy implications of the study. This study contributes to poverty research on several grounds. First, this study contributes to poverty research by showing how poverty is socioculturally conceptualized. Many low-income consumers redefine poverty through religious and cultural values and do not associate income poverty with felt deprivation. Redefining poverty (such as poverty is given by God and poverty is an exam) provides low-income consumers means to cope with material constraints.

Second, this study contributes to impoverished consumer behavior by showing that consumers can adapt coping mechanisms before experiencing negative consequences. Through utilizing religious and cultural discourses and using their cultural background, they proactively try to avoid the severity of the consequences of restrictions. Third, this study contributes to poor consumer literature by providing religion as a framework to understand low-income consumer's attitudes towards their circumstances and coping with restrictions and consumer culture. In the literature, the importance of religion for poor consumers is noted but how poor use religion to cope with poverty is not depicted in detail. Lastly, the study contributes to poverty research by challenging commonly held beliefs about low-income consumers: Low-income consumers are passive and low-income consumers live unhappy lives. The research provides some of the ways low-income consumers exert agency in their lives rather than passively accepting their situation. And, it shows low-income consumers' successful coping mechanisms to minimize the negative consequences arising in a consumer culture.

CHAPTER II

POVERTY AND CONSUMER RESEARCH

The issues relating poverty such as the reasons of poverty, the measurement of poverty, and how to help to people up and out of poverty have been the long time pursuit of many social disciplines. However, it is believed that the solutions to alleviate poverty can be more skillfully addressed if these questions are asked from the consumption perspective because everyday pulse of consumption shapes the experiences of poverty (Blocker et al., forthcoming).

Over the years, it was realized that poverty has many facets, covering not only physical capital but also other factors that affect subjective notions of ill-being and well-being (Chakravarti, 2006). People around the world mentioned various aspects of poverty including material, physical, and psychological dimension. Some of them talked about the material dimension (e.g. from Malawi): “Don’t ask me what poverty is..Look at the house and count the number of holes. Look at my utensils and the clothes I’m wearing. What you see is poverty” (Narayan and Petesch 2000, p.56). Some others are talking about the physical aspect of poverty (e.g., from Ethiopia): “We are skinny, deprived and pale...Look and feel older than our age” (2000, p.25). Psychological dimension (e.g., from Georgia): “Poverty is lack of freedom, enslaved

by crushing daily burden, by depression and fear and what the future will bring” (World Bank, 2000). Realizing that poverty is multidimensional, scholars expanded the conceptualizing of poverty including more psychological constructs encompassing the experiential realities of the poor such as experiences of powerlessness, feelings of vulnerability, and subjective experiences of ill-being and well-being (Chakravarti, 2006).

Since consumption is highly associated with well-being, consumer research has great potential to add to the efforts to improve the lives of the poor. As Blocker et al. (forthcoming) states, consumption is too much centered in life that “living, thriving, suffering, and dying are now more interdependently connected to the acquiring, owning, and disposing of products than in any other historical era”. However, most of the research done in consumer research assumes a presumed access to goods and services, therefore focusing on the people who consume, what and why they consume.

Even if the poor accounts a significant portion of the population in the world, low-income consumer is generally low priority. Recently, with the help of Association for Consumer Research and Transformative Consumer Research Initiative (TCR), researchers are encouraged to develop “consumer research for consumers” and creating research programs that will investigate the poverty concept through consumption perspective and improve the quality of the life of the poor (Ozanne and Deschenes 2007; Mick 2006).

2. 1. What is Poverty

Poverty is not new anywhere, however, there are times in which poverty becomes a more serious social problem and needs more attention. This situation can be represented by comparing contemporary times with mid-eighteen century setting by using Adam Smith's approaches to poverty: seeing poverty as something rendering poor invisible to other people, therefore making him or her socially nonexistent (Buğra and Keyder, 2005). Today, we still define poverty in similar terms such as deprivation and social exclusion; however, today poor people are visible to all. Therefore, the poverty takes the attention of various social disciplines to measure, define, and alleviate poverty.

There has been long debate about what poverty is and how it should be measured. In order to develop poverty alleviating solutions, it was stressed that profiling of the poor segment is crucial. Basic distinction emerged between the marginal poor and the extreme poor (World Bank 1990). Extreme poverty takes place when people do not have sufficient resources to acquire minimum necessary for physical survival. The relief of hunger is the priority for the extreme poor. In the other poverty segment marginal poverty, people have three square meals a day and have other priority need such as education and acquiring skills for income earning (Kotler et al., 2006).

In terms of measurement, poverty measure that is based on income is often criticized for being an abstract and statistically based since it ignores social and psychological needs by focusing solely on the material dimension (Hamilton, 2009a). Although poverty line is an important measure of a country in a time, poverty goes beyond

income levels including access to health care and education, isolation from the society, status, respect, and feelings of powerlessness and hopelessness (Narayan, 1997).

In recent years, Ronald Paul Hill with other co-authors has brought back the low-income consumer to the theoretical agenda and depicted the disadvantage and restrictions they face in a consumer society. Hill's research on poor consumers includes many sub-populations such as hidden homeless, the sheltered homeless, welfare mothers, the rural poor and poor children. The categorization of the poor shows an awareness that there is heterogeneity within the poverty segment, which is often neglected in the early research (Hamilton, 2009a). However, much of the research made with low income remains North American and consumer research in this area generally neglected in other parts of the world. Besides the type of the poverty one is experiencing (such as extreme versus marginal), TCR should also consider different context of poverty (i.e. developing versus consumption oriented society such as US or UK).

The applicability of the existing research to less developed countries is questionable because of the three reasons: First, different cultural values affect how people consume and many developing countries do not belong to Anglo-Saxon culture. Second, poverty level and availability of goods and services might vary from a developed to a less developed market. Third, the degree of inequality between rich and poor may have an impact on consumer behavior (Mattoso and Rocha, 2008). Questionability of the applicability of the findings to less developed countries would

turn the attention to nonwestern, developing world and financially and culturally marginalized groups.

In this study, the participants can be classified as urban poor who are both slum and flat dwellers, living in slum areas in Ankara. The conditions of those people are not as severe as homeless or extreme poor. Rather they can be classified as relative poor, who are at a disadvantage compared to other members of society. Relative poverty is found to be more sensitive to social and cultural aspects of poverty. It is useful to give a well-known definition of relative poverty by Townsend (1979): “the lack of material sources of a certain duration and to such an extent that participation in normal activities and possession of amenities and living conditions which are customary or at least widely encouraged in society becomes impossible or very limited” (cited in Oyen 1992). Using relative poverty is found to be significant in both developed and underdeveloped countries because even if absolute poverty is reduced through welfare programs, relatively poor groups which may correspond to the 30-40 percent of the population, still remains (Kalaycıoğlu, 2006). Therefore, it is better to use relative poverty in order to understand the cultural and social dynamics of poverty in Turkey.

2. 2. Poverty in Turkey

Turkey, which will serve the context of the study, might be a good place to investigate the consumption experiences and strategies of poor consumers because of several reasons. First, although Turkey shows higher growth and inflation compared

to US, it shows less income per capita. According to the World Bank (2009), the poverty rate for Turkey is 20% with US \$2.5 daily limit. In Turkey, due to unequal income distribution, there is a vast polarity in incomes and lifestyles.

Although poverty is not a new phenomenon for developing countries, new forms of impoverishment and new disadvantaged poor groups have emerged as a result of macro-economic changes. The structure of poverty in urban areas has started to change after 1980s with an implementation of structural adjustment programmes. Some cities such as İstanbul, İzmir, and Ankara have integrated to the world trade and industrial capitalism and those cities took further investments, which resulted in economic growth (Sönmez, 2007). On the other hand, the share of agriculture in national income has diminished over time, however the number of people working in the sector is not declined in a similar rate (Durusoy et al., 2005). Both the developments of these cities and declining share of agriculture in national income cause poverty to spread from rural to urban districts via rapid immigration.

Although changes in the socio-economic policies created new opportunities for some urban poor (i.e. upward mobility), it also formed new socially excluded and disadvantaged groups in poverty (Sönmez, 2007). The failure to create employment opportunities sufficient for the new incomers has led poverty to increase in urban areas. Generally, this sort of migration from rural to urban areas took place via connections of kinship and neighborhood, and consequently those migrants had to live in squats in metropolitan cities under unhealthy conditions (Karadeniz et. al., 2005).

Although Turkish economy experienced substantial growth in the last 40 years, consumers in Turkey faced with many challenges such as hyperinflation, rapid currency, devaluation, price controls, natural disasters and government consumption (Ekici and Peterson, 2007). Starting from the late 1990s, the economic crises hit poor consumers disproportionately harder. The country's most severe economic crisis took place in 2001 and worsened income disparities between poor and non-poor. After the 2001 crisis, the labor class could not really recovered. Those who have informal jobs (lacking regular health insurance), migrants who could not settle around their *hemşeri* (fellows from their hometown), and people who could not get support from networks continued to suffer from the effects of economic crisis (Peterson et al., 2009).

2. 3. Poverty Research in Turkey

The poverty research in Turkey can be classified under two main categories (Önder and Şenses, 2005). The first one is related to measurement of poverty. These studies are directed to define who can be classified as poor. Some of these studies find current measures of poverty insufficient and provides different categories such as the education and health indicators, to measure poverty.

Rather than focusing on the poverty statistics and profile of the poor, the second type of poverty research focuses poverty from the sociology perspective to understand the rise and transformation of urban poverty in metropolitan cities. According to these studies, important transformation occurred in poverty structure because of increased

immigration starting 1970s to metropolitan cities. The early immigrants could improve their living in cities and drifting into poverty with the help of network relations, and their *hemseri*'s support. First generation migrants (migration started in 1960s) were quite successful in finding residence, ensuring their children's education up to high school, finding jobs, and attaining a moderate level of well-being (Kalaycıoğlu, 2006). However, for those who migrated after 1980s were not as successful, the poverty risk for second-generation migrants is higher. The structure of poverty has turn in to 'permanent new urban poverty' from 'poverty in turn' as a result of limited employment opportunities due to crisis and increasing number of squatters (*gecekondus*) after 1980s. Slums, which are characterized by overcrowding, unsanitary conditions, and lack of facilities, endanger health, safety or morals of inhabitants (Erman and Türkyılmaz, 2008). Poor people, who live in slum areas suffered and still suffer from exclusion, separation, and discrimination. However, by developing successful survival strategies such as building networks and trajectories "they have become a distinct part of culture of metropolitan and globalizing cities with their experiences of poverty" (Kalaycıoğlu 2006, p.230).

2. 4. Consumer Culture and Poverty

The concept of consumer culture has its roots in Veblen's writings and his use of the term 'conspicuous consumption' to describe the use of material possessions as status markers by leisure class. The industrial revolution gave rise to the modern consumer culture through spreading consumer goods at an affordable price to middle class (Hill and Gaines, 2007). Since then, it has been realized that social identities are

formulated and displayed through the use of consumer goods and possessions. Meaning of life is sought, identities are constructed, relationships are formed and maintained more and more in and by consumption (Ger and Belk, 1996). As a positive side of consumer society, it has been suggested that choice can be seen as consumers' friend and through enjoying the process of consumption, consumers feel empowered (Hamilton, 2007).

On the other hand, the downsides of consumer culture including materialism and stress (Ger and Belk, 1996) have been long emphasized by researchers. Furthermore, most of the theories assume that consumers are at least middle-class in terms of resources and aspirations, however current researches found that variety of groups are left out of the material abundance due to their race, gender, or relative poverty (Hill, 2002a). Poor can experience the negativity of consumer culture since they feel excluded and stigmatized because of not meeting the consumption standards of modern times. So, it seems that great number of people in the world cannot attain satisfactory consumer lives and identities since money remains as a key barrier.

Much of the research focuses on the effects of consumer culture on people with significant resources, however, the effects of consumer culture on poor and the ways poor consumers respond to consumer culture is largely ignored (Blocker et al., forthcoming). However, consumer culture has great effect on not only the negative consequences arising as a result of not responding to the consumer culture but also the consumption patterns and identity projects of poor consumers. For example, Caplovitz (1963) was surprised observing that poor consumers prefer new versus old and expensive versus economic furniture. He interpreted this situation as poor

making “compensatory consumption” in order to upgrade their social status by different means. Similarly, in their study of consumer identity projects of women in Turkish squatter area, Üstüner and Holt (2007) realized that since daughters of the rural Turkish women do not have enough economic capital to purchase some products on an ongoing basis, they routinely used knowledge of brands as a status claim. Although the images and norms of good life are set by mainstream society, poor consumers have also an active choice to approximate the ideals of consumer culture. For example, in the same study of Üstüner and Holt (2007), mothers appropriate city consumption patterns in home décor and technology, however they also purposefully ignore the abundance of market goods and ideology embedded in them by avoiding the city. Therefore, the various forms of felt deprivation triggered by consumer culture across various contexts, and poor consumers’ responses to consumer culture needs to be investigated.

Turkey is a good context to understand the effects of consumer culture on poor consumers because consumer culture is relatively new to the country and transitional societies like Turkey are becoming marketized and turning to the high level of consumption (Ger, 1999). In the less affluent societies, the image of the good life is one of being a successful participant in a consumer oriented society (Ger, 1997). Since 1980s, Turkey experienced a substantial increase in consumer goods, mainly durables such as TVs, refrigerators, and washing machines. With the emergence of urbanization in these years, several shopping malls have been established. Global companies’ increased interest had impact on both export and import and modern marketing practices. Furthermore, Turkey’s entrance to European Customs Union in

1996 created immediate demand for consumer goods. So, the emergence of consumption culture in Turkey has encouraged the participation in many aspects.

CHAPTER III

POVERTY AND COPING

The widespread marketing messages within contemporary consumer societies create the illusion of availability that does not exist for many citizens (Hill and Gaines, 2007). A variety of groups in a society especially the relative poor are left out of the material abundance that is available within the larger society. As indicated by Hill (2002c, 19) “the poor...lack adequate income which makes it difficult or impossible to provide themselves with proper housing, education, medical services, and other necessities of life.” The consequences of poverty are generally negative including inequity, alienation, loss of self-esteem, sense of powerlessness, and poor mental and physical health (Chakravarti 2006; Hill and Stephens, 2007). However, this does not mean that poor has pathological lives, rather in order to remove the negative consequences, they often develop mechanisms, which allow them to overcome material constraints (Hill and Gaines, 2007). The coping strategies developed by the poor show a great resourcefulness. The culture of poverty “represents an effort to cope with feelings of hopelessness and despair” that motivates consumers to find “local solutions for problems not met by existing institutions and agencies” (Lewis 1970, cited in Hill 2002a, p.276).

This chapter reviews the literature on restrictions low-income consumers face in a market, which is caused by both the availability of goods and services and consumer's inability to afford them, discusses the consequences of restrictions and coping strategies low-income consumers employ to mitigate the consequences of poverty, and covers studies related to poverty and subjective well-being.

3.1. Exchange Restrictions

A vast majority of consumer studies focuses on resource abundance, where consumers are able to choose among various options, which can satisfy “physical, emotional, symbolic, and experiential needs” (Blocker et al., forthcoming). Why people buy and consume become the focus of the discipline to help business organizations, government agencies and consumer advocates. Although these frameworks can be applicable to middle class consumers, as noted by Hill (2001) they may fail when applied to the bottom of the pyramid. Rather than abundance and too much, the world of the poor is surrounded by restriction and too little (Alwitt and Donley, 1997).

The poverty is found to be the main inhibitor of the ability to get products necessary for a physically and mentally healthy existence, including food, shelter, clothing, and medical care (Hill, 1994). It is found that among three-quarters of low income consumers studied, at least one member experienced poor health, which is partly attributed to poor dietary habits such as inadequate nutrition and low dietary variety (Hamilton, 2009a). Hill and Stephens (1997) note, although getting financial aid,

welfare mothers find it difficult to meet food needs of their families. Furthermore, the central consumption activities in poverty context includes many uncertainties, for example cooking a staple such as rice may involve many uncertainties associated with the quality of the rice and the cooking water, and the availability of the cooking fuel (Viswanathan, 2010).

The restrictions in both income resources and product availability have created an “imbalance of exchange” between low-income consumers and marketers (Alwitt, 1995). As a result, many of those poor neighborhoods lack enough income to attract different retailers, and what is usually available contains higher prices, lower quality, and small assortment of goods and services (Hill, 2002b). As noted in the literature, “Anyone who has struggled with poverty knows how extremely expensive it is to be poor” (Hill 2002b, p. 214). Poor generally end up paying more for less and suffer price discrimination. The poor have to spend extra 11 per cent to acquire goods and services than more affluent neighborhoods (Hamilton and Catterall, 2005). Even after controlling for store size and competition, prices are found to be 2%-5% higher in poor areas (Talukdar, 2008). Starting with the book “*Do Poor Pay More*”, various research has investigated that price of the food in poor neighborhoods are higher, resulting poor to pay more for grocery products (Alwitt and Donley, 1997). This is mainly because the stores located in those areas are fewer and smaller retailers, which charge higher prices when compared to large retailers. The issue of mobility is the main barrier that avoids low-income to access low-priced and large-sized products (Andreasen, 1993). Research shows that poor people often do not have access to transportation to visit multiple stores to look and find the best prices (Talukdar, 2008). Therefore, in the empirical study by Talukdar (2008), it is noted

that what is crucial in affecting consumer price research is not her residential area or the poverty level per se rather whether or not she owns a car.

Sometimes low-income consumers end up buying low quality goods and services. They have to buy second hand goods, an option that is viewed as second best (Hamilton and Catterall, 2005). Much effort and time needed for low-income consumer to find adequate and good quality products. Other imbalance of the marketing exchanges is that poor people are not offered the variety of products that are available to more affluent part of the society (Alwitt, 1995).

3. 2. Consequences of Restrictions

Restrictions on the exchange process have various negative consequences for poor consumers. One of the severe consequences is in terms of poor mental and physical health. They can suffer from physical health problems such as high risk of heart disease, stroke, diabetes, and some cancers (Hamilton, 2009a). It is found that among the welfare mothers studied, almost half suffered from depression and more than a fourth reported having only fair or poor physical health (Hill and Stephens, 1997). In addition, many low-income people have poor dietary habits such as inadequate nutrition intakes because in order to pay for other expenses such as utilities and rent, they have to reduce food purchases (Hamilton and Catterall, 2005; Hill and Stephens, 1997).

The psychological problems poor consumers encounter includes feelings of powerlessness, distress, deep-seated depression, fear and personal sense of

vulnerability, which may result in concern over their future consumer lives (Hill, 2002c). It is indicated that lack of personal control is the main source of the consumer vulnerability that impoverished consumers has experienced (Baker et al., 2005). As Hill and Stephens (1997) stated “Feelings of loss of control over their consumer lives may dominate the existence of the poor” (p.34). At the end they become to believe that nothing they do will improve their life.

Isolation is found to be the defining characteristic of the poor. As it is noted “being poor often means living in isolated pools of urban poverty” (Andreasen 1993, p.272). As a result of this isolation, poor can see themselves as relatively deprived, separated and alienated from the middle-class consumer culture (Andreasen, 1975):

I see them walk by every day. I like the pretty white stockings and the gym shoes and the purse and umbrella. The downtown people-they got money and self-esteem. Sometimes they look tired. They probably feel good about themselves. They are working and getting paid. They don't have to wait on no aid check or no man. (A recent high school graduate, quoted in Alwitt, 1995, p. 564).

The poor consumers can feel socially excluded and stigmatized when they cannot meet the consumption standards in a consumer culture. As a result of their inability to respond to the temptations of marketplace, the poor is generally labeled as “blemished, defective, faulty, and deficient...or flawed consumers (p.38) or “nonconsumers” (p.90) (Bauman, 2005).

3.2.1. Felt Deprivation

The many facets of global problems posed by poverty are due to deprivation of consumption or even the desire or capability to consume (Chakravarti, 2006). As Chakravarti (2006) argues much of the theory and contexts in consumer behavior literature assumes freedom of action and choice, which do not always represent poor people's reality. Although we know much about the contexts of abundance, far less is known theoretically and methodologically about consumption ill-being and well-being, when income is severely restricted.

One of the important consequences of consumption restrictions triggered by consumer culture is the felt deprivation, which is defined as “the beliefs, emotions, and experiences that arise when individuals see themselves as unable to fulfill the consumption needs of a minimally decent life” (Blocker et al., forthcoming, p. 6). Felt deprivation concept includes both individual feelings and thoughts, which are related to consumption restrictions, and a shared phenomenon that is socially and culturally shaped (Blocker et al., forthcoming). Therefore, the felt deprivation and what it means to be poor can show differences depending on dominant cultural worldview and context (Hundeide, 1999). For example, the homeless people's experiences of poverty in US are construed differently from the Jewish people in ghettos of East Europe (Lewis, 1966). For this reason, studying felt deprivation as social and cultural phenomenon can reveal important experiential meanings and provide nuanced meanings of contextual and cultural character of felt deprivation.

The feelings of felt deprivation arise mainly from the comparison of one's own situation in society with those who are better off (Chakravarty, 2009). According to Sen (1973), in any pairwise comparison, the person with lower income may suffer from feelings of felt deprivation because of finding his income lower. In this regard, while the felt deprivation is intense on the countries where consumption is the norm, the effects are expected to be less severe in less wealthy societies. Therefore, different contexts of poverty and diverse form of felt deprivation shaped by social and cultural values should be considered by Transformative Consumer Research (Mick et. al., 2012).

3. 3. Coping Strategies

Although people experience poverty and impoverishment, they are not out of control in every aspect of their lives (Hill and Stamey 1990, Hamilton 2008). Consumers who experience vulnerability do not passively accept their situation, rather they use various coping strategies including cognitive, behavioral, and emotional coping strategies (Baker et. al. 2005). Coping is defined as “constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person” (Hamilton, 2012, p. 76). The two main functions of coping are first, to regulate stressful emotional situations, referred as *emotion focused coping* and second, to alter the troubled person-environment relation causing the distress, which is referred as *problem-focused coping* (Hamilton 2012; Lazarus and Folkman 1984). Although such

division is criticized for being overly simplistic (Duhachek, 2005), it provides a useful way to depict the literature.

3. 3. 1. Emotional Strategies

Emotional coping strategies are used for reducing distress and very common in situations which are regarded as unchangeable or uncontrollable (Hamilton, 2012). Emotional coping strategies can include distancing, fantasizing, and disattaching. Disattaching can take place when a person breaks the ties with something that is related to the vulnerability situation, most probably including a significant part of one's identity (Baker et al., 2005).

Among low-income consumers, common emotional strategies are distancing and fantasizing about a better future. The idea under distancing is differentiating between one's self and others in a similar situations (Baker et. al, 2005). Hill and Stephens (1997) found that the welfare mothers do not define themselves as "typical" welfare mothers, rather they think that their conditions are different from and more legitimate than other welfare mothers. Distancing is also found to be very common among homeless, who differentiate themselves from more dependent peers and show they can be able to live with their own resources rather than relying on the welfare institutions (Hill and Stamey, 1990).

Another emotional coping strategy that low-income consumers employ is the fantasy, which is separated from the current circumstances of individuals. Fantasies

can replace the threat with a more acceptable form of reality (Hamilton, 2012). Homeless children use their toys to depict themselves in a more stable life that is similar to the lives of “rich kids” they observe (Baker et. al, 2005). Welfare mothers’ future plans take them from their current situation into the successful careers and material lives, which further enable them to distance themselves from other welfare recipients (Hill and Stephens, 1997). Fantasies about future home lives reduce the stress related to current circumstances (Hill, 1991). Also, religion is being identified as very important for low-income consumers because attachment to the typical consumer goods is reduced by poverty (Hill, 1991). For example, homeless women tend to value sacred items such as memories, relationships, and religious beliefs, in which physical ownership is irrelevant (Hill, 1991). During the hard times, poor women seek emotional support not only from friends and relatives but also from God by praying (Hill and Stephens, 1997). In Mariz’s work (1994), religion is analyzed as a survival strategy for the Brazilian poor and she identified similarities and differences between Pentecostals and base community members. For example, both groups value hard work and both approaches foster a sense of closeness to God, promote literacy, enhance self-esteem however, there are differences in their strategies. While Pentecostals believe that God will help solve the problems of individual people, base community members believe that social activism is needed and solutions will be communitarian rather than individual, therefore putting strong emphasis on networking and communitarian sharing. Drawing on Weber (1958), Mariz argues, “poor people are not helpless” (p. 5) rather they gain power from religion and adapt effective management strategies in a rapidly modernizing society.

3.3.2. Behavioral Strategies

Problem-focused coping strategies include direct efforts to find solutions and used in situations that are regarded as changeable and controllable (Hamilton, 2012). Vulnerable consumers employ various behavioral coping strategies such as controlling potentially harmful behaviors, seeking social support, or engaging in deception (Baker et al., 2005).

Among low-income consumers, widely used behavioral coping strategies are maximizing income (through long hours of working or supplementary work), budgeting, saving, obtaining financial help from others, using consumer credit, selling non-essential items, delaying paying bills, and begging. Generating illicit income from black market, prostitution, or selling drugs may be used as a behavioral coping strategy by low-income (Hill and Stephens, 1997).

Many of the low income forced to seek out external support and communal support. When resources are inadequate to meet necessities, welfare mothers had to get financial help from family especially parents and boyfriends (Hill and Stephens, 1997). Homeless people can ask support from homeless shelters or may become the members of homeless communities, where resources are shared (Hill, 1991). A developed sense of kinship may cause women to seek support from women in the neighborhood. Families and friends can come together and share their resources to survive materially (Hill, 2002c). The reciprocal role of the support among homeless communities improves the material circumstances of all by distributing the resources of the larger community and extending their consumption options. However, not all

poor neighborhoods have a sense of community and benefit from the communal support. For example, even if living in a crowded area, extreme poor in Mexico City feel isolated, fear each other, and consider collaboration as dangerous (Cruz-Ramos and Cruz-Valdivieso, 2011).

The coping strategies that are indicative of removing stigmatization, which are called *consumer resistance* can also be experienced in the marketplace (Baker et al., 2005). Low-income consumers have an active choice of not accepting the standards of mainstream society. For example, it is found that unemployed consumers cope with consumption restrictions through not accepting the appeals of materialism and rather advocating the benefits of voluntary simplicity (Hamilton and Catterall, 2009). Furthermore, poor can also resist by their alternative institutions and humanize market transitions through community ties and interpersonal relations (Blocker et al., forthcoming).

The model (Figure 1) developed by Hill and Stephens (1997) implies that there is a linear chronological order to exchange restrictions, consequences, and coping strategies. It assumes that coping activities take action after consumers experience the negative consequences of restrictions. However, consumers can also develop coping mechanisms before negative consequences in order to reduce their severity (Hamilton, 2008). Such coping strategies can be interpreted as acts of consumer agency since they involve individual and family effort to improve their situation. In the literature, consumer agency's effect is generally considered on the marketing system at large (Holt, 2002). However, agency's impact on individual lives should also be considered. Since agency performed by low-income consumer has

transformatory power on individual lives, their impact should be investigated in public spheres (Hamilton, 2008).

3. 4. Poverty and Subjective Well-Being

The restrictions low-income consumers encounter and the consequences of the restrictions have a great impact on determining the quality of life or subjective well-being of the poor. In addition, the way and extent low-income people cope with restrictions have implications for their subjective well-being. Depth knowledge of societal consumption, impoverishment, and their outcomes is currently lacking in marketing and consumer behavior literatures (Martin and Hill, 2012). Within a consumer research field, the consequences of exchange relationships to well being is depicted, especially materialism research showing the negative consequences of excessive value to possessions to subjective evaluations of well-being (Burroughs and Rindfleisch, 2002). Regarding financially constrained groups, quality of life studies conducted with vulnerable groups, including homeless, welfare recipients, poor children and their families. For example, the study conducted across poverty subpopulations show that when consumers cannot rise above their circumstances, long term consequences including frustration, humiliation, and inferiority, which are collectively refer to “ill-being” are likely to occur (Hill and Gaines, 2007). On the other hand, Hill and Stephens (1997) found that welfare mothers’ quality of life is low because they cannot obtain goods and services that meet their most basic needs. According to researchers, the relationship between income and quality of life is complex (Ekici and Peterson, 2009) even though the positive relationship between

income and subjective quality of life is observed in the literature (Gallup, 1977). A recent study by Martin and Hill (2012), found that psychological need fulfillment such as relatedness and autonomy positively affects life satisfaction but not in the most impoverished countries. The psychological need fulfillment does not provide ameliorating effects to individuals living under extreme poverty. These findings also confirm that increasing material access improves life satisfaction up to a point but levels of or even decline beyond that point (Markus and Schwartz, 2010). In addition, the effect of marketplace and related institutions on poor consumers well-being has found. Research shows that trust to market related institutions affect low-income people quality of life perceptions (Ekici and Peterson, 2009). Poor people who report more trust in market-related institutions report higher QOL. However, differences in trust for market-related institutions appear to be independent of QOL for those who live above poverty line. To sum up, the results of higher socioeconomic ladder may not be applied to the bottom of the pyramid. Impoverished consumers face more than simply circumstances and respond to the circumstances in unique ways (Martin and Hill, 2012). Since the conditions of poverty varies, rather than applying the same theoretical frames derived from the western context to every strata, different contexts of poverty should be studied.

CHAPTER IV

METHODOLOGY

4.1. Methods of data collection

This study takes an explorative approach by conducting structured interviews. In-depth interviews are the main method of data collection. Since the aim of the study is to understand the experiences of poverty in the context of a developing country and how low-income people cope with poverty and increasing consumer culture, a qualitative research was deemed appropriate. Qualitative analysis of 22 depth interviews with low-income women was made, lasting from one hour to over two hours. Interviews were taped and transcribed. Each interview started with basic biographical questions, followed by “grand tour” questions regarding how they make ends meet and coping with consumption restrictions, and floating and planned prompts. The interview process continued with different informants until no new insights were gained. Questions mainly surrounded to reveal coping strategies that low-income consumers try to navigate the consequences of poverty and how they deal with inability to buy in an increasing consumer culture. Topics of discussion include financial circumstances, essential expenditures, the system of budgeting and spending from income, how they make ends meet, what sacrifices they make in this

process, trade offs, network support, shopping preferences, the feelings and thoughts arise as a result of consumption restrictions, and hopes for the future (For interview questions, see Appendix-A).

Since the research has a sensitive nature, interviews were conducted in informants' homes to provide a familiar and comfortable environment. Doing interviews at the homes of informants also allowed me to do observations of the informants' living conditions and to see the context in which actions and events occur. Although interviewing is an efficient and valid way of understanding one's perspective, observation can provide to draw inferences about this perspective that could not be obtained solely by interview data (Maxwell, 2005). Field notes kept during and after the interviews and the photos taken in the informants' homes serves as data as well. The field notes and photos taken in the informants' homes enabled me to get tacit understandings and perspectives that informants cannot directly state in interviews.

4.2. Sampling

Low-income consumers are defined as “lacking the resources necessary to participate in the normal customs of their society” (Hamilton and Catterall 2007, p.559). Poverty measures based on income are criticized for being ineffective in identifying people, who are at risk to consume minimal levels of basic goods and services (Heflin et al., 2011). However, to guide the selection of informants for the current study, the initial sampling method involved families earning below Turkish poverty line. The poverty line in Turkey, during the design of the study (as of February 2011)

was about 2897 TL per month for a four-member family according to Türk-İş. However, unions in Turkey are criticized for calculating poverty lines that are too high (Peterson et. al. 2009). Considering this criticism, the poverty line in this study is downward to 1500 TL per month for each household. On the other hand, the hunger line in Turkey for 2011 was around 880 TL per month for a four-member household. It was also considered undesirable to set poverty line too low (Peterson et. al. 2009). Majority of the respondents' household incomes in this study were on incomes under 1200 TL per month.

Since the main aim of this study is to identify coping strategies of the women, rather than family approach, individual approach was adopted. In this study, I focused on the women because as it is noted women's identity is so much associated with consumption and while men give importance to status and basic economic signals, women emphasize consumer goods and activities (Üstüner and Holt, 2007). Therefore, consumption restrictions and consumer culture might have more direct influences on women. Within the sampling, two parent families and where it is possible few single parent families were included. The family structure selected includes both extended and nuclear families but many families (21) include at least one children under the age of 18. In 17 families, a parent (generally the mother) interviewed alone. In five families it was possible to arrange an interview with mother along with their partner and/or children. Doing interviews with multiple members of the family in some cases allowed a deeper understanding of each member's experiences of poverty and their role in coping.

In terms of age, the informants participated in the study were between the ages of 24-50, majority of them between 30-40 of age. In terms of education, among 22 informants, three of them are illiterate, one of them participated to primary school, three of them are high-school graduates, and remaining fifteen are completed only primary school. Table 1 provides detailed summary of the informants' background.

Snowballing sampling was used for this project, which involves asking each respondent to nominate another person who has a similar trait of interest (Berg, 1998). Key informants in that study are asked to help to identify people living under poverty line. As noted, snowballing technique is especially used if the topic of interest is sensitive and the population is difficult to reach (Lee, 1993). Snowballing allows researchers to find informants who are difficult to sample. However, at the same time there is a threat that initial informants tend to nominate people that they know well and ignore the unliked and dissimilar ones. In order to remove this threat, I do not rely only on one key informants' network and try to access people living in different regions.

Snowballing sampling was appropriate for this research because it was difficult to find low-income consumers and I did not have any prior network with low-income consumers. Even if I accessed low-income participants through key informants, it was still difficult to convince some participants to talk because of the sensitive nature of the topic. Voice recorder also made some informants to worry about the aim of the study. Although some of participants accepted to talk prior to the interview, two of them rejected to talk because of the voice recorder. In general, many of the informants were eager to share their experiences, however some of them were

skeptical about why I want to talk with them. Those ones questioned the purpose of the research and for whom I am conducting such a research. They especially asked whether I am a journalist and doing this research for the government. I kindly explained that this research is an academic research and it has no relation with government or any other institution.

Except one the data is collected from Ankara. Families were selected from suburban areas of Ankara. The data is collected from four different regions (Siteler, Keçiören, Abidinpaşa, Mamak) in Ankara. They were living on the slum areas but few informants were living in apartments, which are still located in slum areas. The informants are not offered to get premium before the interviews. However, since I conducted interviews in their homes, I gave them box of chocolate and some necessary basic food such as tea, sugar, and coffee as a gift. In some cases, voluntarily small cash amounts were given either to children or the mother after the interviews since their conditions are too hard.

4.3. Ethics

Using qualitative interviews as a method creates number of ethical concerns (Mason, 2002). Primary attention is often given the ethical concern arising between the researcher and those researched (Moisander and Valtonen, 2006). Therefore, my main ethical concern was my whether my research can harm any member of poor households? The harm during research can be given in terms of either physically or psychologically. In that case, the main ethical concern in my study was to give

psychological damage to the interviewees because of the questions asked during the interview. Since the main topics discussed were related to the consumption and money, this people might feel depressed when they were sharing their experiences in daily life. The questions for them might be about personal and private matters, or matters which interviewees would not want to discuss. Therefore, given the sensitive nature of the issue, I needed to be careful on the certain aspects of the research design. Since the presence of the researcher might increase the vulnerability of informants, data collection methods need to support informants' empowerment (Hamilton, 2009a). Conducting interviews in informants' homes was essential to create a relaxed environment in which researchers can discuss issues, which are sensitive, deep, and painful (Lee, 1993). In general, people were eager to share their experiences. Many respondents indicated that sometimes it is difficult for them to share their experiences with their family or friends because these people are also having similar kind of problems. Therefore, they welcomed to talk to someone who is not experiencing poverty, so that they could more easily talk about their problems. Some even mentioned that they were motivated and relieved while they were talking about their experiences with me.

Although I did not see the danger of informants' expectation to have an ongoing friendship with me, at the beginning of the study some informants expected to get some kind of financial help. This was the threat that made me to worry because I felt that some of their responses might be affected by that expectation. In order to decrease their expectation to some degree, rather than saying that the research is about financial management of families who are living in low incomes, I told them that the research is simply about consumption. This lowered informants'

expectations to get financial help and respectively reduced the possibility of giving answers that aims to represent their situation desperate.

Criticality in research requires researchers to think about the ethical consequences of their study. A reflexive researcher is aware of her or his potential influences and can critically examine her or his own role in the research process (Guillemin and Gillam, 2004). The questions I ask during the interviews are mainly about consumption and I also ask people how they feel about their consumption practices. Sometimes the topic becomes a sensitive issue for the participants. It is noted that low-income people were uncomfortable and sometimes nervous when talking about consumption (Hohnen, 2007). During the interviews, two mothers were cried while they are talking about some issues such as cloth sharing and their children's needs. In these sensitive moments, I tried to remove the informants' negative feelings by honoring them. I try to emphasis good aspects of their lives such as having family, being a good mother, and not being too dependent on someone. In order to remove negative feelings regarding consumption restrictions, I stated that sharing is something desirable and this is one thing that everyone should do to avoid over consumption. Although it is not their free choice to take clothes from others, such kind of reasoning made them to feel better during the interviews. Furthermore, after realizing that these questions in some cases make informants to cry, I changed the order of the questions by leaving those sensitive ones to the end. Asking sensitive questions through the end helped to build rapport with the participants. Furthermore, rather than directly asking how they feel about particular consumption practices, I tried to infer these feelings from their answers and facial expressions. Also, asking what they

think rather than how they feel about some consumption constraints avoided informants to feel intense sadness and to cry.

It should also be realized that talking on such kind of sensitive issues is not only hard for informants but also for researchers. Although too much emphasis is put on the problems that might be encountered by consumers while talking on painful topics, little attention is given to the emotional side experienced by the researcher when studying on emotionally demanding segments (Lee and Renzetti, 1993). Interacting with vulnerable consumers generally affects the researcher deeply especially when the researcher highly identifies with informants and interpretive methods is likely to increase this effect since these methods increase the researchers' emphatic understanding of informants' hard conditions and reality (Ozanne and Deschenes, 2007). Although the conditions of people I studied were not as severe as highly sensitive population segments such as homeless people, the experiences of informants I talked with affected me so much that I sometimes felt stressed during and after the study. Their stories of material hardship made me to think too much about my own consumption and the responsibility I have for them as a citizen. Feeling such kind of emotions might create problems in terms of validity of the research since emotions may affect data collection and analysis. It is generally one of the concerns of qualitative researchers to include their emotions to the research process, however it is hardly possible to get rid of these emotions, prejudices and preconceptions. Being aware of one's own prejudices and emotions can improve the research process in three levels: the research, the researcher, and the researched (Ozanne and Deschenes, 2007). At the beginning of the study, I realized that the informants' experiences of poverty affected me so much that sometimes I skipped

some important interview questions during the interview. After realizing that these strong emotions might affect the research negatively, I decided to follow a different way, which helped both informants and me as a researcher. Since I was aware that I am affected by informants' stories, this helped me to manage the possible negative emotions and consequences during research. Rather than skipping important questions in order to not feel and make them feel bad, I tried to catch the answers for my research questions by probing rather than asking the questions directly. On the other hand, hearing their hardship stories created even greater power asymmetry between informants and me. Therefore, it was essential to control the emotions during the interview in order not to further make them romanticized in relation to their poverty.

The methodological issues such as privacy and anonymity take up the ethical dimension of doing research (Moisander and Valtonen, 2005). The importance of informants' rights to privacy and confidentiality becomes even greater when studying on vulnerable consumers (Hill 1995). For in-depth interviews, I gained the consent of individuals in advance and get their approval to use voice recorder before starting the interview, keep the information the participants have given, and their identities confidential.

4.4. Data Analysis

Interview transcripts and notes taken formed the foundation of analysis. The analysis mainly aimed to identify the strategies that low-income cope with poverty.

Particularly, analysis was guided by comparing answers to several interview questions across informants especially to identify low-income consumers approach to poverty, how they make ends meet and their strategies, and consequences of restrictions. Listening the voice of the informants also enabled to get additional information that could help to understand the true nature of their reactions from the tone and volume of their voices.

Hermeneutics was used to interpret the interview data. This process is an iterative one in which a "part" of the qualitative data (or text) is interpreted and reinterpreted in relation to the developing sense of the "whole" (Thompson et al., 1994, p.433). Firstly, each individual interview interpreted by itself. Through open coding (Strauss and Corbin, 1990), I identified main categories and its dimensions. Secondly, several interviews are compared with each other and common patterns are identified. Answers from different informants are grouped together and connections made between categories through axial coding. Patterns, regularities, and differences are identified through constant comparisons. As a result, main themes religion, rural/cultural background, effective and creative uses of resources, and social capital are identified. The sub categories are identified after realizing their connection with main themes. For example, after identifying categories such as downward comparison and upward comparison, I realized their connections with religion. In interpreting coping strategies, I worked between coping strategies both from the literature and from the data, which is quite standard in the analysis of qualitative data (Berg, 2007). Data was used to identify differences and similarities of the study from the literature on low-income consumers and coping.

4.5. Validity

One of the important criteria judging the validity of the study is the credibility and one of the most important components of achieving credibility is through triangulation across sources and methods (Wallendorf and Belk, 1989). Triangulation across sources, methods, and researchers was the most commonly used way to enhance validity. Triangulation across informants and settings is done through collecting data not only from one setting, rather collecting data from four different poor districts in Ankara.

In terms of triangulation across researchers, even if I conducted the research on my own, triangulation across researchers to an extent was achieved through discussing findings with colleagues and my advisor. On the other hand, I tried to reduce the risk of “systematic biases due to a specific method” (Maxwell, 93), by not employing a single method. Therefore, through the use of interviews, and observations in home interviews, hopefully a better, as much bias-free as possible assessment is ensured through triangulation. It is stressed that, using different methods does not make research more objective or provides more accurate results about research phenomena (Moisander and Voltanen, 2006). As Maxwell (2005) states, “validity threats are ruled out by evidence, not by methods” (p. 112). Supplemental validity of the findings was also enhanced through constant comparisons with existing theories and how findings relate to existing literature (Creswell, 1998).

Two types of threats to validity, researcher bias and reactivity are often raised in qualitative research (Maxwell, 2005). One of the sources of researcher bias in this

study could be raised from the unfamiliarity of the poor people's conditions. Since the research was done with people living under poverty line, as a person who has not lived in the same conditions of poor (outsider), it was difficult for me to understand their beliefs, thoughts, experiences and even their way of talking. Therefore, before starting the interview, to get some idea and decrease bias, some textual material related to poor and poverty were read. In addition, the assistance of a researcher who has previously studied poor and who has familiarity with the living conditions of poor was taken. To deal with research bias, I wrote possible biases about poor and the expected answers that might be acquired in the interview. Furthermore, in order to avoid bias related to selection of data that stand out to the researcher, peer checks were done through questioning the premises of analysis with peers who are not members of the study (Wallendorf and Belk, 1989). Emerging themes are discussed with two students from MS and PhD marketing programme. Where possible (in few cases), one of the peers analyzed some of the interviews and then we crosschecked whether themes are consistent. Besides that, peer checks were done after I classified themes and we discussed themes with peers. As well as peer debriefings, member checks with key informants were also done to understand alternative informant propositions. Informal member checks were done during the study by checking the understandings of the phenomenon with informants (e.g. Some of the informants mentioned that...Does it apply to you?). More formally, I shared main research findings with key informants after the completion of the study. We generally discussed the emic understanding of the study because more abstract the information, lesser the appropriateness and usefulness of member check (Wallendorf and Belk, 1989). In general, they affirm the key findings of the study. For example, they confirm that religion and social capital have a great impact on coping with poverty.

In terms of alternative explanation, one of the informants mentioned that the belief in fate has a great impact on how they approach the restrictions they face, however, she also criticized people who do not consider individual effort as an important factor to explain why someone is experiencing a specific event. It is noted that, rather than a straightforward validity check, member checks generates further original data, which requires further interpretation (Pope and Mays, 2006). For this reason, I provided these kinds of alternative worldviews to be investigated in detail in future research.

In terms of reducing reactivity, Maxwell (2005) indicated that trying to minimize researcher effect is not a meaningful goal for qualitative research. While there is some things researchers can do to prevent undesirable consequences (such as avoiding leading questions), what is important is to understand how you as a researcher influence what informants say. To minimize the reactivity, I tried to control my facial expression and gestures if something different to my understanding happened during the interviews. One important point that might threat the data collection process is the nature of topic. Since main topic under investigation is about consumption, as mentioned previously the topic might become a sensitive issue for the participants. To overcome resistance and uncomfot of participants, I tried to build rapport throughout the research. Rapport in the interviews built through starting the interview with broad, non-sensitive questions and asking questions not directly but by probing in order for the respondent not to react defensively.

CHAPTER V

ANALYSIS AND RESULTS

The previous chapters provided an outline of the motivating force behind the study, overviewed the relevant literature and explained the methodology of the research. In this section, I discuss the main findings of the study regarding low-income consumers approach to poverty and the ways low-income consumers cope with material constraints.

It is generally thought that poor are unhappy and have miserable lives (Hamilton and Catterall, 2005). However, as Hill and Gaines (2007) noted, poor also have great capability of challenging their feelings of hopelessness and despair to develop positive adaptive mechanisms to overcome material constraints. In the current study, the consequences of consumption restrictions do not always result in dissatisfaction mainly because of four factors, which provide mechanisms to low-income consumers to cope with consumption restrictions and avoid the severity of the negative feelings related to consumption restrictions.

First, many of the informants are coping with poverty and restrictions through utilizing religious and cultural teachings. The cultural and religious discourses have a great impact on how people approach the restrictions they face and their coping.

Low-income consumers cope with poverty by redefining what poverty is. Low-income consumers redefine poverty by interpreting poverty as an exam and something given by God. Furthermore, some informants cope with poverty by not classifying themselves as poor because they only define people experiencing extreme poverty as poor. All these redefinitions of poverty provide low-income people mechanisms to cope with poverty and consumption restrictions. Second, structural issues such as their roots in village and living with people who have similar backgrounds affect the intensity of felt deprivation and low-income consumers' coping in the city. Some participants minimize the material differences between themselves and more affluent counterparts in the same district by focusing on the outcome. Third, low-income consumers exert agency by using their resources in effective ways such as using their creativity in increasing the appliances usability, reusing furniture and making decorative objects for home. They find unconventional ways of meeting their needs and wants. Last broad theme, which has great effect on coping with poverty is the social capital. Those who receive or accept social support from immediate, extended family, and neighbors as well as people from outside the community, can better handle material restrictions and they gain feelings of inclusion in their community through collective values. Low-income consumers use their social capital as an asset to boost their identities and differentiate themselves from affluent consumers.

5.1. Religion

The results reveals religion as one of the most important factors that affects low-income consumers' approach to poverty and their subsequent coping. As Hill (1991) noted; memories, relationships and religious beliefs are especially important for the low-income consumers because they lack attachment to consumer goods. Although the importance of religion for low-income consumers mentioned in the literature, how do poor cope with poverty through the use of religion has not been studied in detail. The findings of the current study provides accounts of how low-income people utilize religious teachings and cultural norms to cope with material constraints and how cultural values shape the character of felt deprivation.

I identified six components of religion, which affect how low-income consumers approach to income-poverty and their coping with material constraints. First one is related to the source of poverty. Informants often think that poverty is given by God. Second, poverty is perceived as an exam God put poor people through. First two components depict how poverty is socioculturally conceptualized. Low-income consumers cope with poverty by redefining poverty through religion. Third, culture and religion generally encourages people to make downward comparison. By comparing themselves with people living in worse situations, low-income consumers feel better and reduce their dissatisfaction created by various restrictions. Fourth, through upward comparisons with affluent counterparts who have money but lack other things, by putting spirituality above material wealth, low-income consumers decrease the importance of having money and possessing goods. Fifth, low-income consumers cope with increasing pressure of consumer culture by reformulating their

needs through religion. They proactively resist the consumer culture by using religious discourses. Sixth, norms, beliefs, and teachings about money are used as a controlling mechanism that prevent them to depart from straight and narrow. In this study, many low-income women use religion to redefine poverty by saying that poverty is given by God and poverty is an exam. This negotiation of poverty enables them to cope with material constraints. Furthermore, by using religious discourses such as *israf* (waste/wastefulness) is *haram* (unlawful), they proactively resist consumer culture and legitimize their consumption restrictions and practices.

5.1.1. “Poverty is given by God”

Many informants indicate that they cannot buy new products or services frequently or other than things that are absolutely necessary. They mainly spend their money on the basic necessities such as food and shelter. Other consumption restrictions reported in this study are inability to afford expensive food such as meat and fruits, quality and expensive clothes (can only buy the cheap ones), restricting food and cloth expenses in order to pay the bills, not going holidays (they try to compensate holidays with going to picnics and villages) and not participating leisure activities. For some informants, the consequences of restrictions such as dissatisfaction and stress are in line with the literature. Accounts of Safiye (37) provide some of the examples of restrictions poor consumers experience and depict the negative individual feelings and thoughts related to consumption restrictions:

“Researcher: Why are you unhappy? Can you explain it in detail?

Safiye: As I explained before, I want to buy something to my children, but I am not able to. I want to buy something for myself – after all I see my friends buying something and prinking

up. I want it, too – because I am a woman, too. But no! I have to stop there. You go out. They say that let's go shopping. I don't like to go out because I don't have money. When I go there, I want to buy something but I can't and it makes me feel unhappy. But I feel unhappy when I buy something, too. This is because, I feel as if I am stealing something from our home. I ask to myself 'how come I bought this'. Recently, I bought a bolero for myself for 20 liras. I bought it because my friend insisted me to buy it, saying 'it looks great on you'. The feeling of guilt still stings me. I ask myself why I spent money for something unnecessary. I could have bought something different for my children. Motherhood is something difficult, something strange - how can I explain it. Lack of money is even terrible.”

(“Researcher: Ne açıdan mutsuzsunuz? Onu biraz daha açıkla mısınız mutsuzum dediniz ya? Safiye: Demin de anlattım ya. Çocuklarına bir şey almak istiyorum yok duruyorsun. Kendime bir şey almak istedim bakıyorsun arkadaşların alıyorlar giyiniyorlar kuşanıyorlar. Ben de istiyorum sonuçta ben de bir kadının ama yok dur orada bak. Çarşıya çıkıyorsun diyorlar ki hadi çarşıya çıkak gezek. Ben sevmiyorum çarşıya çıkmayı çünkü cebimde para yok. Gidiyorum bir şeye hevesleniyorum orda kalıyor üzülüyorum niye alamadım. Alınca ona da üzülüyorum. Çünkü evden bir şey kaçırmış gibi hissediyorum kendimi. Ben nasıl aldım bunu. Geçenlerde kendime bir bolero aldım 20 milyon. O da arkadaşın ısrarıyla güzel oldu falan diyerek. O halen daha içimde benim. Ben niye verdim onu gereksiz bir şeye çocuklarıma daha farklı bir şeyler alabilirdim. Annelik zor tuhaf ben nasıl anlatıyım ki. Hele de parasızlık çok kötü.”)

In this study, while some informants experience intense felt deprivation (as in the above case), other informants do not associate lack of income with felt deprivation because of cultural values. Although low-income consumers cannot afford goods other than their basic needs and they cannot participate leisure activities such as cinema, going out to promenade and eating something out, the consequences of these restrictions are not always negative for them because some informants believe that poverty is ordained by God. Since it is volition of God, what they can do is to learn to live with a limited amount of money. They commonly use the proverb “Ayağını yorganına göre uzat” (cut your coat according to your cloth). Since cultural views and interpretations of poverty such as “poverty is given by God” is very significant among low-income people, the felt deprivation does not seem to be severe:

“Researcher: Where does the money go? What are your primary expenses?

Fatma (32): We do make any extra expense - all we can afford is food, heating, and children's needs and clothing. We cannot afford anything else.

Researcher: What do you mean by extra?

Fatma (32): For example, we cannot go to cinema, or just go out to promenade, or eat something out with children. So, we do not make any expense other than daily needs such as food. We cannot do anything else.

Researcher: What do you think about this situation?

Fatma (32): How can I explain... It is volition of God; we are predestined to it. We try to be content with what God has given. As elders say 'cut your coat according to your cloth'. We cut our coat according to our cloth. We live to what we earn."

("Researcher: Peki şöyle bir düşünecek olursanız elinize geçen parayı nerelere gidiyor bu para. Öncelikli harcamalarınız neler oluyor?

Fatma (32): Önce bizim artı hiçbir şey yapmıyoz. Mutfak gıdası, dogalgaz, çocukların giyimi ihtiyaçları. Hiç artı hiçbir şey yapamıyoruz.

Researcher: Artı bir şeyden kastınız ne?

Fatma: Artı mesela sinemaymış bir gezmemiş çocukları yemeğe götürmekmiş artı hiçbir şey yapmıyoruz. Hani günlük nasıl söyleyim yiyecek ihtiyaç. Artı hiçbir şey yapmıyoruz.

Researcher: Peki ne düşünüyorsunuz bu durumla ilgili artı bir şey yapmıyoruz dediniz

Fatma: Nasıl deyim bir tanem rabbim böyle layık görmüş hani bunu nasip görmüş onları yetiniyoz. Hani bizim eskiler derler ya ayağını yorganına göre uzatıcan. Yorganımıza göre uzatıyoz. Elimize geçtiği kadar.")

"Researcher: How do you spend the money you earn?

Saadet (35): It hardly meets the necessities, sometimes it doesn't even suffice...

Researcher: Can you explain it?

Saadet (35): It hardly meets the necessities, sometimes it doesn't even suffice. I mean we don't live the perfect life we want.

Researcher: What do you mean by perfect?

Saadet (35): For example, when I want to buy fruits I have to buy one kilo instead of two kilos. I mean, if I buy one of the necessities, I do not buy the other one. I buy only the basic necessities. I mean, I do not buy anything extra."

Researcher: What do you think about this?

Saadet (35): We just thank God. What else shall we do? That is, poverty is ordained by God. There are people who cannot find the things we have. We are just trying to make ends meet. Thank God, we are not dependent on someone. We are standing on our own two feet. We are not living in a condition that is either too good or too bad."

("Researcher: Evet peki elinize geçen parayı düşünecek olursanız nasıl harcıyorsunuz bu parayı?

Saadet (35): Ucu ucuna yetişmiyor bile.

Researcher: Biraz anlatır mısınız?

Saadet: Ucu ucuna yani yetişmiyo bilene. Yani istediğimiz dört dörtlük bir yaşantımız yok.

Researcher: Dört dörtlükten kastınız ne?

Saadet: Mesela ne bileyim eve mesela meyve iki kilo alacağıma ben bir kilo alıyorum. Yani birisini alıyosam birini almıyorum. Daha çok ihtiyacım olan şeyi alıyorum yani ekstradan aldığım bir şey yok.

Researcher: Ne düşünüyorsunuz peki böyle olunca?

Saadet: Şükrediyoz napalım. Yani Allah'tan gelen bir şey. Bunu bulamayanlar da var mesela. O şekilde geçinmeye çalışıyoz yani. Kimseye muhtaç değiliz çok şükür. Kendi yağımızla kendimiz kavruluyoz. Dört dörtlük geçinmiyoz çok da şey değiliz kötü de değiliz çok da iyi değiliz.")

In line with fatalism, the notion of *nasip* (one's slot/share) is also very influential in how low-income women perceive their poverty. They commonly use the sayings:

“Nasipten öte yol yok” (You cannot escape your destiny) and “Allah’ın dediği olur” (What God says will happen) to explain why they are experiencing financial difficulties and restrictions. As Sıdıka (29) states, without God’s permission they think nothing would be possible:

“Everything happens with God’s permission. Just think of it, no one can even remove a stone if God does not let it be moved. I mean, if God wants us to get into a bind, He may.”

(“Ya tabii önce Allah’ın izniyle yani düşünsene Allah istemeyince taş bile yerinden oynamaz derler yani yüce Mevla istemeyince mesela gerçekten çok zor duruma düşmemizi istese Allah yapabilir yani.”)

The widespread thought among women that is “everything one experiencing is allotted by God” provides a hope for having things they want one day in the future. The low-income women believe that if not today, they will buy what they want sometime in the future. As Hatice (35) explains, if they could not buy something, there must be something good about it. And, as Meral (36) indicates informants use the phrase “This world is temporary (yalan dünya)”. Except for death, there is solution to any problem. Informants believe patience as the key to cope with financial constraints and acquire what they need and want. They say that if they cannot buy something today, God will give it some time in the future:

Hatice: “If you cannot buy something, there must be something good about it. Everything is from God. Of course, you want many things. You want to pamper your children; you want them to eat and dress well. However, even if you don’t have these opportunities, you shall still thank God. If I cannot buy them now, I hope I will have them in the future if God permits.”

(“Alamadıysan vardır bir hayır. Her şey Allah’tandır. Her şeyi istersin elbette istersin çocuğun bir dediği iki olmasın her şeyini alayım giyinsin yesin içsin dersin ama yani olmayınca da çok şükür diyeceksin. Yokmuş almamışım başka bir zaman olur inşallah rabbim verir alırım.”)

“Meral: There were times that I could not find butter to eat with bread. Our refrigerator was always empty a few days before payday. There were times I ate only bread.

Researcher: What do you think in such cases?

Meral: I don’t think anything. I thank God saying ‘if I cannot eat it today, I will eat it tomorrow’. I think that this world is temporary. I always think that way. How can I explain?

In short, everything can be cured but death. I ate only bread and that satisfied me. I knew that I'd be able to eat it with butter few days later. You should wait and be patient.”

(Meral: “Yeri geldi ekmeye yağı bile bulamadım ay sonuna aylığa bir iki gün kala buzdolabında hiçbir şey olmuyordu. Yağ ekmeği kuru yediğimi bilirim ben.

Researcher: Peki o noktada ne düşünüyorsunuz?

Meral: Bir şey düşünmüyorum ki sağ olsun bugün yiyemezsem yarın yerim diyordum ölümlü dünya diyordum ben bunu her zaman düşünen insanım. Mesela nasıl anlatıyım sana kısacası ölümden başka her şeyin çaresi var. Kuruyla yedim sade ekmeyi yedim doydum bir kaç gün sonrada yağlı yerim. Bekleyeceksin sabır.”)

Fatma (32): “...After all, I grew up in poverty. I thought that my God grants what I want one by one instead of pouring them all. I shall not be greedy. I bought all my needs in time. I have never wanted to be greedy. Never.”

(“...Ben zaten yoklukta büyüdüm. Dedim rabbim bana tek tek nasip görüyor aç gözlü olmayım. zamanla hepsini aldım hiçbir zaman açgözlülük istemedim. Asla.”)

5.1.2. “Poverty is an exam”

Furthermore, some informants think that poverty is a kind of exam God exposes poor people to. In cases where low-income women compare themselves with affluent counterparts, they cope with inequality of opportunities through these interpretations of poverty. They think that while some people are challenged with wealth, some people are challenged with poverty.

“Researcher: You told God examines you in this way. Could you explain it?

Meral (36): God examines us in this way. This is the amount God gave us. We are obeying God’s decision. We cannot make an objection.”

(“Researcher: Böyle imtihan ediyor dediniz onu biraz açıkla mısınız?

Meral (36): Böyle imtihan ediyor. Allah bana da demek bu şekilde verdi. Allah’ın emrine boyun büküyoruz. Bir şey diyemeyiz.”)

“Şükriye (35): I thank God because everything we have or experience is given by God. Both poverty and wealth is given by God. God examines some people with wealth and some others with poverty. God tests us by considering if we thank Him or rebel at Him.”

(“Şükürler olsun Allah’ıma diyorum yani her şey Allah’tan yoklukta varlıkta Allah’tan. Allah kimisini parasıyla sıarmış kimisini fakirlikle. Bakalım bana şükrediyor mu isyan mı ediyor acaba.”)

As Şükriye (35) indicates, although there are cases low-income rebel because of not having the opportunities affluent people have, they relieve themselves by thinking that God examines both rich and poor but in different ways.

“To tell the truth, many times I rebel at God. I ask God ‘why you give rich husbands, wealth and estate to those who cannot even cook or do house cleaning. I ask God ‘why you strip us of these opportunities’. However, afterwards I say God examines us this way, and examines others (richer) another way. God gives commodity to rich people because as wealth increases, people get more spoiled. They regard you (the poor) as inferior. God tells that He will also test the poor by considering if they rebel or not. If you thank God, you will become superior to other people in life after death (next world). You are being superior according to God – for whom I’d sacrifice myself. Then I ask God not to give me much money; I only ask for what will allow us to stand on our own two feet. God says ‘I gave them (the rich) much but they got spoiled’. God loves the poor because poor tries to make do with less. This is what I ponder. It relieves me. This is how we live.”

(“İsyen da çok ettiğim zaman oluyor. Yalan söylemiyim. Bir elinden kabuklu yumurta yenmeyenlere kazançlı koca veriyon varlık veriyon ev veriyon derim evi temizliğini bile beceremeyenlere ev veriyon derim neden bizi her şeyden mahrum ediyon derim. Bazen ya aman çok şükür kurban olduğum Allah bizi böyle imtihan ediyor onları öyle imtihan ediyor. Çünkü ona malı veriyokine mal arttıkça insanlar şımarıyor azıyor. Seni küçük görüyor. Fakiri de fakire diyor ki bir de onu deniyim. İsyen edecek mi etmeyecek mi. Sen de şükredersen sen öteki varlıklıların yanında sen daha fazla oluyon öteki dünyada. Kurban olduğum Allah’ın yanında daha fazla oluyon. Fazla verme kendi yağınla kavrulacak kadar ver diyom. Ona da fazla verdim o şımarıdı bu şükrediyo diyo. Allah onunla yetinmeye çalışıyor diye. Kafamı bunlara yoruyom. Ferahlıyorum. İşte öyle geçiniyoz.”)

According to them, those exams can be passed by thanking God for what they have, no matter how small its amount. Through thanking God, they save their place in life after death.

Hatice (35): “This exam can be passed by thanking God. For example, others can eat and drink but you cannot. Some people out of balance say ‘I will cook a meal with meat or chicken’. But I cannot find these foods. This is where imbalance occurs. Other person is proud of the things she has, implying to me that she has everything but I do not have. In this situation this person commits a sin. But I am not sinful because I keep my patience and I do not rebel against God. In this way, I prepare my place in the next world. I am saving my place in afterlife but the other person does not have any place in heaven. This is because this person shows off with the things she has. A Muslim should say ‘I will cook rice’ even if she would cook meat.”

(“Bu sınav şükretmeyle geçiliyor. Mesela başkaları yiyor içiyor sen yiyip içemiyorsun. Dengesizin birisi tutuyo işte bugün kıymalı bunu yapacam. Bugün kıymalı şunu yapacam işte tavuklu bunu edicem. Ben bulamıyorum. Burada dengesizlik oluşuyor...O gururla her şeyini anlatıyor benim var senin yok gibisine. O günah kazanıyor burada ama ben günahkar olmuyom nefsimi sabrediyom isyan da etmiyom. Öteki dünyada yerimi bırakmış oluyom. Öbür dünyayı düşününce kendime yer açmış oluyom ama senin yerin yurdun olmuyor ki.

Sen gururlanıyorsun benim şuyum var buyum var diye konuşuyon. Bir Müslüman hele bir insan fakirse et yapacaksa pilav yapacam der.”)

Low-income women perceive the restrictions they face as means to attain something desired by many people. By attributing new meanings to poverty (such as seeing it as an exam), low-income women increase the importance of the restrictions they face and boost their identities. In order to attain their “sacred self” in life after death (öbür dünya inancı), they believe that they should experience material constraints and still thank God. Informants interpreted the restrictions they encountered as a way of long-term gain rather than a loss. This is similar to what Simmel notes “the value that a subject sacrifices can never be greater in the particular circumstances of the moment, than the value that he received in return” (cited in Cherrier 2009, p.334). Therefore, here some women accept restrictions as part of their lives if they are to attain their spiritual self in their afterlife.

5.1.3. Downward Comparison: Thanking God

It has long been established that individuals perceive and evaluate themselves in relation to others (Hamilton, 2009a). In this study, the consequences of restrictions do not generally end up with dissatisfaction and deprivation because comparison with people in worse conditions appears as a common strategy than comparison with people in better conditions. Regardless of their religious orientation (Alevi or Sunni), thanking God for the things they have is the common approach among low-income consumers. The mechanism under *Şükretmek* (thanking God) is the idea that there are always people in worse conditions. Culture and religion urge people to think

about others who may be in worse conditions, rather than comparing with ones in better conditions. Therefore, many informants cope with financial constraints by reminding themselves that there are always people living in worse conditions. Therefore, they think that they should thank God for what they have.

Fatma (32): “I compare myself with other people. Thank God, I have a house to live and a bed to sleep in, my children are healthy. There are many people who are in need. You can ask ‘aren’t you also in need’. Of course, I am in a difficult situation, too. But when I compare myself with people in worse conditions, I thank God for my circumstances... For example, some people live in shanty houses without a door or a window. They have nothing to eat. They do not have coal to heat. How will these people survive in winter? At least I have fuel for heating. But there are people who cannot heat their homes.”

(“Onlarla kıyaslıyom şükür girecek evim var yatacak yatağım var çocuklarımın sağlığı yerinde düşündüğün zaman çok ihtiyacı olan insanlar var. Ha senin de yok mu benim de var ama yine de onlara bakarak kendime şükrediyom... ya mesela gecekondu da duruyo kapısı yok penceresi yok yiyecek yemeği yok. Odunu yok kömürü yok. O kışı nasıl geçirecek. Ben en azından doğalgazımı yakıyom. Zor da olsa onu zor güç yakıyom. Ama yakamayan insan da var.”)

Meral (36): “This is the way God challenges me. This is what God gives me. May God save us from worse. There are people who are living in streets. I would be in worse conditions if I do not have my parents-in-law. Where would I stay while my husband is unemployed? My husband is unemployed indeed but I have my mother-in-law and father-in-law.”

(“Allah bana da beni bu şekilde imtihan ediyor. Allah bana da bu şekil veriyor. Allah daha beter şeylerden korusun nice insanlar var temelli sokaklarda kalıyor. İşte benim kaynanamın kayınbabamın olmadığını düşünün. Kocamın işsiz olduğunu düşünün ben nerde kalacaktım. Halim ne olacaktı. Benim kocam işsiz de benim kaynanam kayınbabam var.”)

Gülistan (37): “Still, I am thanking to God. May God not put us under worse situations than we are in today. May God give us health. I don’t want to loose my current conditions. At least we have a job and we are earning money – no matter how small its amount is. Fortunately, I can do with less. At least, I am peaceful. At least, I can purchase something on installment once a year.”

(“Ben yine de şükrediyorum Allah’ım hamdolsun Allah bugünlerimizden geri koymasın Allah sağlık versin önce de hani bugünlerden ben geri kalmak istemiyorum. En azından işimiz var en azından az da olsa paramız geliyor. En azından azla da yetinebiliyorum. En azından huzurum var. En azından senede bir kere de olsa bir taksite girebiliyorum.”)

Kader (27): “I thank God if I have wheat, flour, and oil at home. These foods are also blessing. There are people who cannot find these foods. On the other hand, I meet my heating needs through the ruined houses next to here. My husband found the wood from those houses and chop this wood.”

(“Öyle idare ediyok ta yani fazla da Allah’ıma bin şükürler olsun ben şükür ediyorum. Allah’ıma Allah’ım diyom evde diyom bulgur varsa un varsa diyom yağ varsa diyom Allah bin bereket versin o da nimetten sonuçta yani onu bulamayanlarda var. Yazın işte odun ihtiyacımı da şu evler yıkıldıydı yan taraftaki eşim oradan çıkarttı kıldı.”)

Low-income consumers are also proud of being happy with what they have. The comparisons with people who lost their health as well as people living in worse conditions make low-income consumers feel better. They think that they should thank God for being healthy and for the things they have. They think that material wealth would not mean anything, if they were not healthy.

“Fatma (32): God gives more to some people, and less to others. The person who does not find less cannot attain more, I say it so. I thank God.

Researcher: You told that the person who does not find less cannot attain much?

Fatma: Being greedy is never good. No matter who the person is, being greedy is not something good. I do not like selfishness; in other words, I do not want to be like people who want to own everything. So, I am content with what I have. It is enough for me. I have three children. For example, when my children sleep well at night, I do not care about anything – I wouldn’t change them to any wealth in the world. If my children sleep safely, this is much more valuable than anything. Thank God, they are healthy. What more can I ask from God? Being wealthy, having estates would mean nothing if my children were unhealthy. Maybe I don’t know much but when I sit and ponder, this is what I think.”

(“Fatma (32): Kimi insana rabbim çok verir kimi insana az verir derler ya. Azı bulamayan da çoğu bulamaz. Ben ona öyle diyom. Rabbime şükür diyom.

Researcher: Azı bulamayan çoğu bulamaz dediniz.

Fatma: Hırslanmak hiçbir zaman iyi değil. Hırs iyi bir şey değil. Kim olursa olsun hırs iyi bir şey değil bencillik her şey benim olsun ben öyle şeyi sevmiyom. Hani elimdekiyen yetinmeyi biliyom. O bana yetiyor. O bana yetiyor. Üç tane çocuğum var mesela akşam olup da onlar uykuya yattığı zaman hiçbir şey gözümde olmuyor. Dünyanın serveti de olsa hiç gözümde değil. Rahatça yatıyor mu yatağında hepsine bedel. Şükür sağlıkları da yerinde. Daha ben ne isteyim ki rabbimden. Hani çocuklarımda bir şey olsa diyom veya Allah korusun bir şey olsa malım olsa neye yarar mülküm olsa neye yarar. Hani ben bilmiyom bazen oturduğum zaman öyle düşünüyom.”)

“Saadet (35): I think we should not rebel.

Researcher: Why?

Saadet: If we don’t thank God... Everything is from God, isn’t it? We should thank God and we should not rebel against Him. Thank God, we are healthy. If I were not healthy, I could not work. If I got sick, no one would take care of me. No one would ask whether I am hungry or thirsty. I don’t know but this is what I think.”

(“Saadet (35): İşte isyan etmemek lazım diye düşünüyorum yani.

Researcher: Ne açıdan?

Saadet: Şükretmezsek ee her şey Allah’tan değil mi. Şükredelim ki Allaha isyan etmeyelim. Halimize şükürler olsun en azından vücudumuz sağlam öyle değil mi sağlıklıyız yani şimdi ben sağlıklı olmasam nasıl çalışabilirim burada. Çalışamam yani evde ben yatsam kalsam kim bakacak bana kimse bakmaz. Yani bir gün biri gelip de bana aç mısın susuz musun diyen olmaz yani. Böyle düşünüyorum bilmiyorum.”)

Rabia (36): “I never headed for a fall. Some of my friends say that money is never enough, ‘God damn it’ they say. I never speak that way. I always thank God for the things I have. There are people who are in worse conditions. At least, I have house to live in and some food to feed my children. At least I have a job, even if I earn minimum wage (650 TL).”

(“Hiç kendimi bırakmadım hiç hani bazı arkadaşlarım var yetmiyor işte Allah kahretsin hiç öyle demedim. Hep halime şükrettim daha dedim daha kötü durumda olanlar var en azından oturacak bir evim var çocuklarıma bir kapta olsa koyacak yemeğim bir işim var en azından 650 de olsa bir işim var.”)

Being greedy, expecting to have more, and flying high (to have high ambitions) are regarded as wrong. Many of the participants are proud of being frugal and they try to avoid comparing themselves with people in better conditions. When they are asked whether they are happy in their current situation, it is very common to hear low income women saying they are satisfied with their circumstances. For example, Elif (24) mentions: “I am happy, I do not look for the more. I have two children and a family... I have never rebelled. We always pray and thank God”. When they are asked what they anticipate, they try to represent themselves as people who have minimum expectations in life:

Derya (34): “I do not have high expectations. Health comes first, and I don’t want too much of anything else. I would only wish a home to live in and a decent job. I would eat whatever I find, then. Honestly, I do not have high expectations. I just want to be healthy; I want nothing more than that. The most important thing in life is health. Afterwards, I want to have a house, and to live in peace. This is important. I can’t take lots of money, and I don’t ask for more already. Let it be less but let it be good for us.”

(“Fazla bir şey istemiyorum ki ilk önce sağlık fazla bir şey istemiyom. Bir evim olsun dedim doğru düzgün iş güç ne bulursam onu yerim fazla bir şey istemiyorum ki zaten. Fazla bir beklentim yok valla bak. Şey yani bir sağlığım yerinde olsun başka bir şey istemiyom. En önemli olan başta sağlık. Sonra diyom bir evim olsun huzur başka bir şey istemiyom. Önemli olan o...ben fazlasını almam ben fazla istemiyorum zaten paranın. Az olsun öz olsun.”)

“Safiye (37): I want a house and enough money to send my children to school. I do not look for more. I do not want to have five or six houses, cars or any other things.

Researcher: Why don’t you want more?

Safiye: Maybe it is because I do not know how it is like to have many things. I do not want. As I just said, I want my daughter and son to have a house and a car if I win the lottery. This is it, I do not ask for more.”

(“Bir evim olsun çocuklarımla okutacak kadar param olsun bana geriye yeter. Fazlasını istemiyorum. Öyle 5-6 tane dairem olsun arabalarımla olsun şuyum buyum olsun istemiyorum.

Researcher: Ne açıdan istemiyorsunuz?

Safiye: Belki de hiç olmadığı için bilmiyorum nasıl bir şey. Yani istemiyorum. Dediğim gibi kızımın evi olsun oğlumun evi olsun hani para çıkacak ya bana (piyangodan para çıktığı taktirde) birerde arabaları olsun yeter fazlasını istemiyorum.”)

They enhance their identity by not being “arrogant, greedy, and jealous” and not longing for what other people have. However, as Gülistan (37) mentions, sometimes there are cases in which they find themselves thinking about more affluent people but they name those cases as yielding to temptation (şeytana uymak). Rather, low-income people believe that they should always think people in worse conditions.

“I generally do not compare myself with people who have money but there are times I end up doing comparisons. I do not say I want to be like that person but - how can I say - maybe I yield to temptation by flying high or falling into moral insanity. To be honest, there are times I make comparisons but it is not like having obsession for having something. I thank God because there are people in worse conditions. At least, I do not pay rent at the moment. To make a living is a little different for me compared to those who pay rent. It would be more difficult to make ends meet if I were living in a slum and paying 200-250 TL for rent.”

(“Çok kıyaslamıyorum da bazen kayıyor hani çok böyle aman aman ben de öyle olayım şöyle böyle değil de bazen insan kayıyor hani o bazen de nasıl deyim size şeytana mı uyuyor artık böyle daha gözü yukarlarda veya nefesine mi yenik düşüyor bazen oluyor yalan söylemeyim ama hep böyle bir takıntı halinde değilim illa ki olsun. Ben daha şükrediyorum ki daha farklı durumda olanlar var çok zor durumda insanlar var. Ben en azından şu an kira vermiyorum mesela. Kira vermediğim için geçim biraz daha farklı oluyor. Bir de benim kira verdiğimi düşünün bir gecekondu oturup 200 milyon 250 milyon.”)

Furthermore, low-income people do not define themselves as poor since they have tendency to compare themselves with people in worse conditions. In the study of Hill and Stephens (1997), one of the emotional strategies used by welfare mothers is to create distance between other welfare mothers and themselves through saying “I am not like typical welfare mother”. Similar to that strategy, some of the low-income women do not label themselves or people living in the same region as poor because they generally compare themselves with people experiencing extreme poverty. Through downward comparisons, they create a distance between themselves (“who is not very poor”) and the people they regard as “real poor”. As Meral (36) indicates, some women define themselves as “people whose conditions are normal and they are slightly poor (experiencing small kind of economic hardship)” and as Elif (24)

mentions some of them even defines herself and family as middle class. Kader (27) provides more detailed account of why she regards her situation as: “neither too good nor too bad”

“Kader: We are neither too good nor too bad. Thank God.

Researcher: What do you mean by too bad?

Kader: I mean if you cannot find food such as wheat, flour, oil, sugar, and tea, this is a very bad situation. I am getting this food from the municipality. May God give them plentitude. For example, I drink their tea for three or four months. I use their tin cooking oil for two months. We are trying to make ends meet with the flour and pasta they give - they are very beneficial. There are many things in the package given by the municipality. It includes food supply that amounts almost 200-250 TL. It helps a lot. I mean, as long as I get this help from them, may God give them plentitude.”

(“Kader: Yani. Pek de aşırı kötü aşırı da iyi değiliz yani. Allah’ıma şükürler olsun.

Researcher: Aşırı kötüden kastınız ne?

Kader: Yani aşırı bugünden yarından evde hiç yiyecek yoksa bulamazsan. Bulguru unu bulamazsan evde yağın yoksa şekerin çayın yoksa çok kötü bir durumdur bu. Belediyeden alıyom. Allah bin bereket versin. Atıyom 3 - 4 ay içiyom çayını. Yağını 2 ay yiyom mesela teneke. Unu yani çok makarnası çok faydalı idare ediyoz mesela onlarla makarnası falan. İçine dört dörtlük şey var. Atıyom 200-250 milyonluk eşya var içinde. Yani çok faydası oluyor. Yani onlarda varken Allah bin bin bereket versin.”)

Hence, downward comparison is a way of boosting self-identity (Hamilton, 2008).

Knowing that there are people facing more financial difficulties, enable low-income feel better and reduce the negative feelings related to their circumstances.

5.1.4. Upward Comparison: Putting spirituality above material wealth

Like downward comparison, low-income consumers also make upward comparisons with people who have money and are living in better conditions. In the literature, it is found that upward comparisons with more affluent consumers increases the dissatisfaction low-income consumers feel because of the envy for the possessions of others (Hamilton, 2009a).

Different from the previous studies, in the current study while comparisons with more affluent consumers are made, low-income consumers remove the feelings of envy by putting spirituality above material wealth. In order to decrease the dissatisfaction, low-income focus on what rich people lack (e.g. health or good relations with family) rather than what they possess (e.g. money, house, etc.). According to them, people who seem to have perfect lives (“dört dörtlük hayat”) may in fact not have such a good life because as Fatma (34) states rich people may have problems with their families or they may have health problems. Low-income people enhance their identity by building good relations with their husbands and children. They cope with the lack of financial resources by considering peace and health as more important than the money.

“Fatma: A person who is very rich may have problems with her husband, or her children may have health problems. For example, I see a woman and I think that she has a perfect life. But when I look this person’s life closer, I realize that she does not have such a good life because she has either problems with her husband or parents-in-law. In this neighborhood, there are people who seem to have perfect lives but this is not the case in reality.

.....

Thank God, I have no complaint about my husband. My dialogue with my children is also very good. I somehow find a reason to be happy for myself. I have never been a complainer. Thank God, I have everything. I do not ask God for more. My children are healthy, this is worth everything. For example, my neighbor’s economic conditions are very good. She goes to the hairdresser. She has many gold bracelets. She lacks nothing. However, her child has apoplexy. I feel happy when I look at people around me. When I compare myself with people around me, I feel that I am in peace. In the evening, when my husband comes back from work, and when my children sleep, I feel on the top of the world. When my children come back home in the evening without experiencing any accident or trouble, this is worth the world.”

(“Ya bir insan mesela çok zengin olur çocukların da rahatsız olur eş arasında kavga olur gürültü olur hani şöyle bakıyom etrafıma mesela geriden bakıyom aa şu kadın ne kadar dörtlüklük diyom kendi şahsım ama biraz yanaşıp içine vardığım zaman öyle olmuyor. ya eşiyle problemi oluyor ya eviylen problemi oluyor ya kayınpederiylen kayınvalidesiylen oluyor. Etrafımda genelde öyle ben baktığım zaman dörtlüklük ha şu dörtlüklük diyom ama öyle değil. Öyle göremiyom.

.....

Eşimlen şükür hiçbir şikayetim yok. Çocuklarımla da diyalogum çok güzel. ..

Her şekilde bir mutluluk buluyorum ben kendime doğru. Asla şikayetçi olmadım. Her şeyim var şükür. Daha ne isteyim Rabbimden. Yavrularım sağlıklı ya hepsine bedel. Mesela benim üst katta komşumun çocuğu kadının durumu baya bir iyi. Böyle kuaföre de gider kolunda bilezikleri de var her şeyi var kadının hiçbir eksiği yok ama bak çocuğu felçli. Bilmiyom ben kendi etrafımdan örnek alarak ya kendimi mutlu ediyom öyle görüyom ben kendimi.

Etrafıma bakıyom kendimi huzurlu görüyom. Akşam eşim işten gelip çocuklarım evde yatınca dünyalar benim oluyor. Kaza bela kötü insanlarla karşılaşmadan yavrularım akşam oluyor ya hepsine bedel oluyor.”)

Kader (27): “I rarely argue with my husband. We do not have money but we have peace, we are happy. It is either because of my husband or me. My husband is good. How can I say, he does not practice violence.”

(“Birbirimizin fazla yüzüne gelmiyok öyle eğer çok nadir bir darda kalırsam eşimle tartışma oluyor yani huzurumuz var para yok ama huzurluyuz yani mutluyuk birbirimize karşı ya benden kaynaklanan bir şey yada eşimden diyom ben. Eşim de iyidir öyle ya nasıl diyim sana ben öyle dayak şiddet falan yok”)

5.1.5. Reformulating needs through Religion and Morality

It is one of the assumptions that low-income consumers are discontented with their lives because they are overwhelmed by the feelings of envy and deprivation in a consumer culture. However, not all low-income consumers are experiencing such kind of felt deprivation because “it is possible to meet one’s needs in unconventional ways or reformulate needs in ways that differ from social expectations” (Hamilton and Catterall 2009, p.629). When financial resources are inadequate, one strategy in the literature is to actively exclude themselves from the mainstream society and advocate voluntary simplicity.

Unlike more affluent parts of the society, low-income consumers do not have the luxury of continually (re)constructing consumer identities through consumer goods and brands. In this study, low-income consumers cope with increasing appeals of consumer culture by reformulating their needs through religion and morality. Many informants indicate that they only buy necessary items and cut back on the goods that they name as not too necessary or *fuzuli* (unnecessary). Although low-income consumers don’t have enough capital to buy new consumer goods and luxury items,

the effects of not buying those items is not always negative. Because they think that those goods are *fuzuli* (unnecessary).

Fatma (32): “I buy nothing unnecessary. I always buy things that are absolutely necessary. I don’t think that I am buying something unnecessary... What is unnecessary? For example, I have a washing machine with capacity of 5 kilo. If I’d say ‘5 kilo is not good, I want a washing machine with 7 kilo’, or if I’d say ‘I have a cupboard but I want the best one’, these would be unnecessary. Other examples are; for example, I have some clothes, or a pair of shoes but I say I do not like them and I want to buy new ones. For example, I have a topcoat and I do not buy another one. My daughter has a coat and I won’t buy her a new one. My son has a pair of shoes and I do not buy yet another pair of shoes. So let’s say I do not buy anything extra.”

(“Nasıl söyleyim fuzuli hiçbir şey almıyorum. Hep ihtiyacım olan şeyi alıyorum. İhtiyacım olan fuzuli bir şey aldığımı hiç zannetmiyorum...Fuzuli nasıl deyim benim şimdi makinem var çamaşır makinesi 5 kiloluk ben diyecem ki 5 kiloluk iyi değil ben 7 kiloluk istiyom. Benim dolabım var ben bu dolabı değil de en kralını istiyom. Elbisem var ben bu ayakkabı hoşuma gitmedi bir daha almak istiyom. O yönden. Mesela benim bir tane pardösüm var bir tane daha almıyorum. Kızımın montu var bir tane daha almıyorum. Oğlumun ayakkabısı var artı bir tane daha almıyorum. Artıları hiç almıyorum deyim doğru olsun.”)

In the literature, it is discussed whether poor consumers value the same things as affluent consumers. One view is that low-income consumers share the same goals for acquiring goods and if they are given the same opportunities they would act like affluent consumers in society (Hill, 2002c). In this study, even though low-income consumers imply that they would like to behave like other middle-income consumers, they think that buying expensive and new goods is unnecessary. They label such people as lavish. Low-income consumers cope with inability to purchase by giving a positive name to the restrictions they encounter. They think that they are able to make ends meet through not being wasteful.

“Researcher: Are there any practices you use in order to make ends meet? In other words, how do you cope with financial constraints? What kind of strategies do you use?

Saadet (35): I am trying to buy only things that I need. I do not splurge. For example, if I need something, I say ‘maybe I can buy it next month’. In other words, I try to think that I can buy the things I need next month if I can save money from this month.

Researcher: What do you mean by ‘splurge’?

Saadet: For example, if I have certain goods in my house, I do not think of buying other goods.

....

Saadet: This is unnecessary consumption. In other words, it is splurge. There is no need for this.

Researcher: You told that it is unnecessary consumption. Can you please explain it?

Saadet: Unnecessary is, for example, if I have a cloth, I won't buy another one because I don't need it. If I have a coat, there is no need to buy a new one."

("Researcher: Peki böyle kendinizin geliştirdiği bazı yöntemler var mı neyi kullanarak bu parayı yetiriyorsunuz yani nasıl başa çıkıyorsunuz maddi yetersizliklerle ne gibi yöntemler kullanıyorsunuz?

Saadet (35): Yani bilmiyorum sadece ihtiyacım olan şeyleri almaya çalışıyorum. Savurganlık yapmıyorum. Mesela bir ihtiyacım varsa belki bir dahaki aya diyorum yani daha iyi olur elimde para kalır o zaman alırım diye bir düşüncem var yani. Öyle

Researcher: Savurganlıktan kastınız ne?

Saadet: Yani evinde bir eşya varken ikinci bir eşyayı almayı düşünmüyorum.

....

Saadet: tabii ya ne gereği var. Bu fuzuli masraftır. Şeydir yani müsriflik derler ya. Öyle yani ne gereği var.

Researcher: Fuzuli masraf dediniz onu biraz açıkla mısınız?

Saadet: Fuzuli dediğim benim bir kıyafetim varsa ikinciyi niye alıcam ihtiyacım yok sonuçta. Bir tane kabanım varsa ikinciyi almama gerek yok.")

Utilizing the religious beliefs related to waste is one of the common strategies that low-income use to cope with not responding to the increased consumption trend in society. By using religious views related to waste, low-income consumers proactively resist the consumer culture. Many of the low-income consumers indicate, "*israf* (waste/wastefulness) is *haram*" (*haram* means unlawful). In some cases, this view decreases the felt deprivation those consumers might have as a result of not buying new and extra things. This is especially the case in the clothes, which are very significant in shaping women's identities. Low-income consumers claim that buying extra clothes is a waste of resources and it is *haram*. They give the example of the Prophet Muhammad, who maintains a simple life and they refer to what Muslim preachers say.

Saadet (35): There is no need for it. There are people I know. For example, those people have two jackets. They say that they will wear another jacket when they wash their jacket. They wear various kinds of jackets. But why do they need it? What is important is just to have a clean jacket, one that does not have any torn. Our Prophet had only two or three clothes. He wore one of them daily, the other one when he would greet a guest, and the last one when going to somewhere. We cannot be like him now. Even I have clothes in my

wardrobe but of course I wear them. But those clothes are all cheap, they are not expensive... I mean the important thing is to have few but clean clothes. It is not logical to fill a wardrobe because clothes already go out of fashion. Fashion changes every year. You don't wear it, you throw it out, or give someone who needs. But why? I think this is an unnecessary expense. Instead of doing this, you can buy something you really need, or otherwise you can save money. After all, anything may happen; you might get sick. And I don't know, no one will look after you then. The worldly possessions will remain in this world. These are not necessary. It is nothing more than fabric."

("Yani ne gereği var mesela tanıdığım kişiler var bir montu varsa değiştirik diyor mesela onu yıkadığı zaman başka bir montunu giyerim diyor çeşit çeşit giyiyor böyle. Ama ne gereği var. Sonuçta bir kabani..temiz olması önemli yani. Yırtığı söküğü olmasın temiz olsun. Peygamber efendimizin iki kıyafeti hatta 3 tane kıyafeti varmış. Bir misafirlik bir günlük giydiği bir de gelirlilik yani bir yere giderken giydiği kıyafeti varmış. Biz onun kadar olamayız bilene. Ha şu an benim bileneyin gardırobunda var tabii giydiğim şeyler. Ama hep böyle ucuz yollu şeylerdir öyle şey değildir... yani az olsun temiz olsun önemli olan o. Gardırobunda yani tikiş tikiş doldurup da modası geçiyor sonuçta her sene bir moda çıkıyor. Onu giymiyorsun atıyorsun veya bir ihtiyacı olan birine veriyorsun hadi ne oldu yeniden alıyorsun ama neden yani.. Ha onu alana kadar füzuli masraf diye düşünüyorum ben. Onun yerine mesela daha ihtiyacın olan veya kenara 5-10 kuruş parayı biriktir. Sonuçta her şey bizim için bir hasta olursun bir şey olur. Bilmiyom kimse bakanın olmaz. Yani bir kenara 5-10 kuruşunu at diye düşünüyorum ben. Sonuçta bu şey değil yani dünya malı dünyada kalacak ne gereği var. Aslı astarı çaput değil mi.")

Fatma (32): "Hodja does not want too many things in next world. For example, the Prophet Muhammad had a sweater, a mat, and a date fruit. Our Prophet never ate until he was completely full. Could we get full by just eating date fruit today? We eat whatever we want. Hodja always tell us that it is *israf* (waste). What is the logic behind buying many clothes, putting them to wardrobe when you'll already say 'I do not like this anymore', and throw it out?"

("Hoca mesela öte dünyada fazla şey istemiyor yani. Mesela peygamberimizin bir tane hırkası varmış bir de hasırı varmış bir de hurma peygamberimiz hiç doyasıya yemek yemezmiş. Bir hurmaylan..şu anda biz hurmaylan doyabiliyoz mu istediğimiz şekilde her şeyi yiyoz. Öyle. Hocamız sürekli anlatırdı bize israf. Dolaba alıp da o elbiseyi oraya asıp da iki gün sonra da hoşuna gitmeyip attıktan sonra ne anlancan ki.")

5.1.6. Negative notions of money

In some cases, low-income consumers use lack of money as a controlling mechanism that enables them not to depart from straight-and-narrow. The cultural norms and some beliefs about money are so widespread among low-income, so that sometimes they use those norms to cope with lack of financial resources. For example, they commonly use the proverbs: "too much money causes person to depart from the goodness" (çok para insanı yoldan çıkarır), "if you have money, you have trouble"

(paran mı var derdin var), “May God not indulge us by giving plenty, and may He not make us beg by giving few” (Allah çok verip azdırmazın, az verip muhtaç etmesin). The other generally accepted notions about money are the following:

- You cannot hold money, money is spent. (Para dedigin elinin kiri)
- Wealthy people are spoiled. (Zenginler şımarık olur.)
- No matter how hard you hug money, it never hugs you back. (Para geldiği gibi gider.)
- Money does not bring happiness. (Parayla saadet olmaz.)
- Money is the root of all evil. (Fazla para adamı bozar.)

Also, some informants perceive that their situation is better than the more affluent’s because they think that having much money pushes people to make unnecessary (what they call *fuzuli*) consumption. Buying several clothes, shoes, or even food can be seen as acts of splurge and show off, which are generally regarded as wrong by informants. There are two aspects of why they find this type of consumption wrong. The first one is its religious aspect. As indicated previously, they say, “*israf* is *haram*”. The second one is that money spent on things such as clothes and cosmetics other than basic necessities, is seen as impaired investment. They commonly say that they feel bad about the money spent those “unnecessary goods” (giden paraya acırım, giden paraya yazık). Rather they think that money must be spent wisely such as investing on buying houses or cars. Sıdika (29) explains in detail what kind of consumption she finds unnecessary and how having much money pushes people to unnecessary consumption:

“Sıdika: What I mean by too much consumption is, some people make too much consumption in terms of cosmetics, clothes, and food. Some people have too many shoes - more than 5-6 pairs. When I was single or engaged, my married friends - for example when they go somewhere today - they buy a cloth. If they go to a wedding ceremony tomorrow, they buy another cloth for that event, too. You buy many clothes today but at the end you wear none of them on the other day. Then all of them are left unused. In terms of food, they buy too much food but many of this food corrode and they throw them away. This is nothing other than splurge. A person, who has too much money, spends too much.

Researcher: Really?

Sıdika: Yes, so I am better this way.”

(“Sıdika: Fazla harcama yapma ne biliyim yani kimi kendine kozmetik ürünleri olsun ondan sonra giysi bakımından yiyecek bakımından kiminin 5-6 taneden fazla acayip fazla ayakkabıları oluyor mesela o bakımdan... şimdi bekarken olsun nişanlıyken olsun çoğu arkadaşlarım olurdu evli arkadaşlarım mesela bugün bir yere mi gittiler mesela bir giysi alacaklar en basitinden bugün o giysiyi aldılarsa ertesi gün düğün mü var, o gün için bir giysi daha hani ne oluyor onlar da al al doluyor mesela hangi birini giyiyorsun o gün, giymiyorsun kalıyor olduğu gibi ee yiyecek konusunda olsun öyle alıyorsun dolduruyorsun, içeriye ama çoğu çürüyor atıyorsun belki çoğu gün tarihi geçiyor atıyorsun, yani savurganlıktan başka bir şey değil bu da yani çok bulan insan da biraz çok harcama yapıyor.

Researcher: Öyle mi?

Sıdika: Evet o yüzden böylesi daha iyi.”)

Therefore, too much money can be seen as the source of unnecessary consumption and acts. Furthermore, some of them say that too much money does not bring happiness. They give examples of people who have money, especially celebrities. Moreover, as Fadime (36) states, some informants even believe that much money can only be acquired through illegal means. This is also related to the one of the negative notions of money in Turkish culture: “Too much commodity cannot be acquired without committing a sin” (Çok mal günahsız olmaz).

“Sıdika (29): My conditions are good because - let me tell you why - I always give the example of my aunt's daughter. Her husband does not even use the same car twice. He also has a house. But he is not happy. Therefore, I do not believe that too much money would bring happiness. (When there's plenty of money) Your husband begins to look for something more - or you may be engaged in other things. Therefore, there is no peace where there is plenty of money. To be real, money does not bring peace. You should have an amount that can only afford yourself. You know what they say: 'May God not indulge us by giving plenty, and may He not make us beg by giving few.'

....

Sıdika: I really do not want much money. For example, think about the artists, which celebrity is happy? I think none of them...

Researcher: Really?

Sıdika: Of course because all of them have different kind of problems. There are also people who have earned too much money in the past - but they die in very bad conditions. For example, there are people dying alone in hotel rooms. We watch these things on television whole day long. So, enough is as good as a feast.”

(“Sıdika (29): Ne açıdan iyi biliyor musun (kendi durumundan bahsediyor). Şimdi hep bir örnek veriyorum da benim mesela halamın kızı var eşi gerçekten böyle bir bindiği arabaya bir daha binmiyor evi dersin var ama mutlu değil yani paranın da fazla mutluluk getirdiğine inanmıyorum aslında o yüzden çünkü eşinin gözü dışarıda oluyor sen başka şeylerle meşgul oluyorsun ne biliyim oluyor yani para çok olduğu yerlerde de olmuyor huzur olmuyor, para huzur getiriyor gerçekten getiriyor. kendine yetecek. Hani derler ya Allah’ım fazla verip azdırmamın az verip yalvartmamın derler.

...

Sıdika: Ya yok fazla olmasın gerçekten yani en basitinden sanat camiasından düşünürsen kim mutlu ki hiç biri mutlu değil bence.

Researcher: Öyle mi diyorsunuz?

Sıdika: Tabii yani hepsinin ayrı ayrı sıkıntıları var bir de zamanında çok kazanıp ta hazin sonla ölenlerde var yani otel köşelerinde olsun izliyoruz yani akşama kadar bakıyoruz öyle. O yüzden her şeyin azı karar çoğu zarar.”)

Fadime (36): “We are not very good, we are neither living in perfect conditions. I think no one is maintaining a perfect life...People who have perfect lives know themselves. They are living a perfect life by stealing.”

(“Çok iyi değiliz, dört dörtlük de değiliz. Dört dörtlük zannetmiyorum kimsenin yaşadığını. Dört dörtlük yaşayanlar biliyorlar kendilerini. Çalmaylan çırpımaylan yaşıyorlar işte.”)

The generally accepted negative notions of money in Turkish culture provide coping mechanism that enables low income consumers to feel that they are happy in their current conditions because they think that much money pushes people to bad ways and habits:

Sevcan (35): “People are ungrateful. To speak for myself, I act ungratefully. How can I say, people should do with less. Much money will mislead you. My current circumstances are better.”

(“İnsanlarda nankörlük var. Başta ben kendi adıma konuşayım çok var. Nasıl deyim azla yetinmek lazım böyle iyi. Daha fazlası insanı yoldan çıkarır. Yok böylesi iyidir.”)

Fatma (32): “I am feeling in this way, I do not want more. May God grant what is good.

Researcher: You told that you do not want to have more?

Fatma: How can I explain? As it is said, May God not indulge us by giving plenty, and may He not make us beg by giving few. I May God grant only what is good.”

(“Bu duygulara sahibim fazlasını istemiyom. Her şeyin hayırlısı.

Researcher: Peki şey dediniz ya fazlasını istemiyorum.

Fatma: Fazlası nasıl deyim ya derler ya çok verip azdırmamın az verip hırsız etmesin derler ya hayırlı versin. Rabbim her şeyin hayırlısını versin.”)

Kader (27): “I think that clothing, eating, drinking, all of these are temporary but I have peace. Since I am in peace, it is not important to experience poverty. We have peace. You have money but you might not be happy. If we had more money, my husband’s eyes maybe on something else. When he does not have money, he comes home early. If he has money, he might go to casinos and drink alcohol. If he has money, he might ask other people to drink alcohol in somewhere.”

(“Valla şöyle diyom. Düşüncelerim giyim yeme içme değil hepsi geçici ama benim huzurum var diyom. Olsun fakirlik olsun diyom. Yani huzur var sonuçta. Birbirimize huzurumuz var evimizde atıyom parası olup ta mutluluk olmadıktan sonra mesela paran olabilir ama mutluluğun olmaz belki de paran çok gelecek eşimin gözü dışarlarda olacak. Yani biraz da parası olmadığı zaman eve erken geliyor. Parası olduğu zaman belki de gidecek gazinolara içmeye eğlenmeye.. Belki de parası olsa eşimde başkalarına diyecek gel içmeye gidelim.”)

5.2. Rural and cultural background

Low-income consumers’ roots in village and their background have an important effect on the feelings arising as a result of not consuming the way as other mainstream society does. Low-income families do not experience felt-deprivation in a consumer culture highly because of their economic, personal and cultural background. Furthermore, since low-income and affluent living in the same neighborhood have similar cultural backgrounds, the disparities in income do not create too much difference because both parties maintain a particular kind of lifestyle. The differences in income do not create too much difference between poor and more affluent residents in the same region because low-income families cope with financial constraints by minimizing the differences with richer counterparts by focusing on the outcome.

Firstly, in a consumer culture, it is assumed that low-income people are not happy and dissatisfied about their life. However, the consequences of restrictions are not always negative because poor consumers have always experienced the financial

difficulties and do not know how it is like to live in material abundance. The informants indicate that they do not feel the lack of various goods because they are coming from a poorer family and the poverty in the village is higher than in the city.

Fatma (32): “I have never complaint (because of not having things). As I said before, I grew up in poverty. For example, we were 6 siblings; my father was coming to Ankara to work at construction sites. For example, there were times I did not have shoes. I had no shoes. My mother used to make satchels from dung bags. I was using these bags as if they are real, unused bags. We were six siblings and my father was working here. Our needs were not fully met, not at all. One of the *bayrams* (religious holiday), my father bought a dress for us. I have never forgotten this dress. I am 32 but I still remember that dress. I forgot every memory but I haven’t forgotten that one. It was very nice.”

(“Yok yok yok hiç bir şikayette bulunmadım demin de söyledim ya ben zaten yoklukta büyüdüm dedim... Biz mesela 6 kardeşlik babam inşaatlarda gelir burada Ankara’da çalışırdı. Benim mesela hiç ayakkabım olmadığını biliyom. Hiç ayakkabım olmadı mesela annem torbayı bilirsın belki gübre torbalarını gübre torbaları vardır böyle ondan çanta yapardı. Ben onu zannedirdim ki sıfır çanta gibi onu takar giderdim. E 6 kardeş baba burada çalışıyor. Hiçbirimizin ihtiyacı dört dörtlük alınmıyor tabii. Daha doğrusu hiç alınmıyordu. Babam bir bayram bize elbise almıştı daha gözümün önünde durur hiç gözümün önünden o elbise gitmez. O canlanır gözümün önünde bak 32 yaşındayım daha da canlanır gözümün önünde hiç unutmadım. Her hatırayı unuttum geçmişe dair onu hiç unutmadım çok güzeldi.”)

Nilüfer (33): “Since we have always been poor, it is not difficult for us anymore. If we were wealthy and then have such kind of financial difficulties, this would be hard both in psychological and material terms. Higher falls make people feel worse. Thank God, somehow we stand on our own feet.”

(“Tabandan yoklukla geldiğimiz için bize zor gelmiyor. Ama bir vardan bu şekle düşmek biraz daha insanı hem kafa olarak hem de şekil olarak yoruyor. Ya ben nerdeydim nereye geldim demek insanı biraz daha kötöletiyor. Şükür iyi kötü yağımızla kavruluyor.”)

Many of the families participated in the study mentioned that they have no social life. Low-income families especially who have rural background, are not used to having nice clothes and participating leisure activities. Even though they are complaining about not having leisure activities such as going to cinema and theater, they do not feel the lack of these activities. This is because they think that their cultural background is not enough to enable them participating in those activities. Their roots in the village have an effect on both how they cope with financial difficulties and their expectations regarding activities in the city.

“Sevcan’s husband: We have no social life. Zero. We have no social life and no opportunity to go out.

Researcher: Can you explain it?

Sevcan’s husband: We cannot go out. Actually, since we are coming from a village, our capacity does not allow us to go out such as going patisseries. We neither have money, nor a capacity to participate in city life. We can’t comprehend it. We are coming from a village. This (city life) is a very different system for us.”

(“Sevcan’s husband: Hayır şöyle bir şey sosyal hayat hiç yok. Sıfır. Sosyal hayat kapıya çıkacak hayat hiç yok.

Researcher: Nasıl biraz anlatır mısınız?

Sevcan’s husband: Ee şimdi nasıl eşimi kapıya çıkıp da ya bugün pastayı mastayı biz köyde yetişme köyden geldik zaten bizim kapasitemiz kaldırmaz da normalde para olup da onu yapamayacak durumda yani o da yok para da yok zaten bizim kafamız onu da kaldırmaz. Şimdi sen köyden kente gelmişsin çok farklı bir sistem bize göre.”)

Sevcan (35): “I think we are able to make ends meet with minimum wage because we are maintaining a village culture here... For example, people who were born and grown up in the city, and people who go to cinemas, theatres, or travels would definitely want to have such a lifestyle when they grow up. In my childhood, until the age of 17, I only went to İstanbul with my father to stay at my uncle’s house. I did not see anywhere. As I said, if my children has used to... I grow my children with the same village culture.”

(“Herhalde bu yaşamamızın biraz da bu asgari ücretle yaşamamızın daha köy kültürünü sürdürmemizin bence faydası... mesela burada doğup büyüyen bir insan çocukluğunda sinemaya tiyatroya gezilere şunlara bunlara katılan bir insan sizin yaşıma geldiği zaman mutlaka bunları ister. Ben çocukluğumda 17 yaşına kadar bir babam İstanbul’a gidiyor da yalvar yakar bir amcam gilde kalmaya gittiğim. Hiç de bir yeri görmedim. Ha ben dediğim gibi benim çocuğum da alışsındı ben de onu aynı benim köy kültürüm şeklinde yetiştiriyom.”)

Secondly, the other reason why felt deprivation is not intense is that low-income consumers compare themselves not with people who are living in more affluent parts in the city but with the people who are living in the same district. Although there are comparably more affluent families living in the same region, poorer ones do not see any difference when they compare themselves with those people. This is because even though affluent people have money, they are not used to spend that money to social life and expensive goods. Since people living in slum areas have similar kind of cultural capital, regardless of the economic capital they have, they are maintaining a similar kind of lifestyle. By focusing on the idea that the outcome low-income and

affluent get are similar, low-income consumers minimize the material differences between themselves and their affluent counterparts:

“Researcher: You said that you are doing the same kind of things. Can you explain it?

Saliha (34): The same things... I mean the people, especially the women who are living in these areas, do not have a private life. For example, I observe that none of them are going to cinema or theatre – neither those people whose financial circumstances are good participate to such activities... The ones who are in bad conditions cannot go because they have other needs, and those with better conditions don’t go because they are not used to it. For example, I would like to go to cinema because I was going to cinema when I was single. Now I cannot go because my conditions do not allow me. However, when I compare myself with those people, I feel as if we are the same.”

(“Researcher: Aynı şeyleri yapıyoruz dediniz biraz açıkla mısınız?

Saliha (34): Aynı şeyleri ne deyim yani onlar da genelde bu tarafta oturanların özel bir hayatı yok özellikle kadınların. Kendilerini ha söyle bakıyorum kimse bir sinemaya gitmiyor bir tiyatroya gitmiyor. Ha durumu iyi olanlar da gitmiyor. Kötü olanlar ihtiyaçtan dolayı gitmiyor ama iyi olanlar da gitmiyor çünkü görmemişler. Ben mesela gitmek isterim sinemalara çünkü bekarken gidiyordum ama şimdi de gitmek isterim ama şimdi durumum el vermediği için ben kendimi onlarla kıyasladım mıydı aynı hissediyorum.”)

Low-income consumers remove the difference between themselves and more affluent counterparts through reducing the importance of restrictions. Those consumers remove the differences by focusing on the outcome. For example, they think that even if richer buy more expensive products and poorer buy less expensive ones, the outcome is the same: they both satisfy their needs.

“Saliha (34): If my husband were earning around 1500 TL, it would be easier for me to make ends meet. However, I can also make ends meet with 600 TL. I observe people who live with 1500 TL and then consider myself - and I do not think I am lacking anything. This is because if I am able to meet my needs, this is something to be proud of.

Researcher: You said that you do not lack anything when you compare yourself with more affluent people. Can you explain it?

Saliha: I believe that I have nothing less compared to those people. Both of us are doing the same things. This person may not spend money for herself. How can I explain... For example, if I buy my son a t-shirt for 5 TL, the other person buys a t-shirt for 10 TL. But at the end, they are both the same. We are both wearing the same things.”

(“Saliha (34): Nasıl açıklayım yani ha ben evimde 1,5-1500 lira falan alsa eşim daha güzel geçinirim ama 600 lira ile de geçinebiliyorum. Ha şöyle 1500 lira ile geçinene bakıyorum kendime bakıyorum ben kendimi ondan bir eksik göremiyorum. Çünkü ben kendimde kendi şeylerimi becerebiliyorsam yapabiliyorsam benim için gurur verici deyim.

Researcher: Eksik görmüyorum dediniz ne açıdan biraz açıkla mısınız?

Saliha: Yani ne bileyim ondan benim bir eksikğim yok diye düşünebiliyorum. O da aynı şeyleri yapabiliyor ben de aynı şeyleri yapıyorum. Ha o özel kendine bir şey ayırmıyor

olabilir. Ha nasıl deyim ben gidip 5 liralık alıp çocuğuma giydirebiliyorsam o 10 liralık alıp giydiriyor ama aynı şeye geliyor. İkimiz de aynı şeyi giyiyoruz.”)

Fatma (32): “How can I say... We don’t buy meat, expensive sausage, etc. We buy certain things such as food for breakfast. We don’t buy luxury and expensive things.

Researcher: What do you think about this?

Fatma: I don’t know... I am happy with the things I can buy. As it is said, the stomach will take whatever you give. For example, my stomach will take what I give - can it reject? So, I think that I eat my fill – be it honey or something else... I satisfy my hunger anyway.”

(“Nasıl deyim mesela aşırı kıyma almıyoz böyle pahalı sucukmuş etmiş fazla almıyoruz belirli şeyler kahvaltı türü yiyecek türü şeyler. Böyle aşırı fazla lüks şeyler almıyoruz pahalı.

Researcher: Bununla ilgili ne düşünüyorsunuz?

Fatma: Ne söyleyim ya bilmiyom mutlu oluyom ben onlarla da mutlu oluyom yani derler ya kara boğaza ne versen onu yer. Hani ben şu anda boğazıma ne versem onu yer itiraz eder mi..Yani diyom ki mesela orada bal da yesem aynı bu karın doyuyor yani muhakkak..her şekilde karnın doyuyor.”)

5.3. Effective and creative uses of resources

When talking about the strategies to make ends meet, low-income consumers commonly mention that they try to reduce the consumption of utilities and some goods, and they use products in different ways. It is often thought that consumers are reactive and control rests with marketers. Hamilton and Catterall (2005) indicate that the idea that “low-income people are passive” needs to be challenged. Actually consumers are capable of demonstrating agency. Since low-income consumers live with much uncertainty and multiple forms of deprivation, they are more likely to engage in using products in innovative and creative ways (Blocker et. al., forthcoming).

When informants are asked how they make ends meet, they say that they manage the expenses through being frugal and putting something to use. Their financial constraints force them to find unconventional ways to meet their needs and wants.

Informants make use of the things either they have at home or they get from someone else. Using objects for decorative purposes at homes are very common. Meral (34) explains how she made a decorative flower (photo 1) by combining different materials and how she make a decorative container from yogurt case (photo 2)

“For example, the flower over the television... My husband’s uncle’s daughter in law was moving and she was about to throw them away. I said ‘don’t throw them away’ and put them on a sponge. My sister had a basket, I asked her to give that basket to me. I put the flowers in it. It looks like artificial flowers sold in stores.”

(“Mesela televizyonun üstündeki çiçek eşim dayısının gelini taşınyordu çiçeği atıyordu. Atma dedim ben o çiçeği köpüğün üstüne monteledim. Sepette neydi ablam gilde sepet vardı çocuk oynuyordu oyuncak niyetine bu sepeti ne olur bana ver dedim aldım onun içine yerleştirdim. Hazır alınmış çiçekler olur ya masanın üstündeki aynı o şekil hatta şuradan kafanı uzat çık bir bak televizyonun üstündeki.”)

“I used the empty yogurt cases – the ones sold at groceries. I covered the case with fiber. I use it as a remote control container. I put the mobile phone batteries and other small things into the case. I make use of that kind of objects.”

(“Yoğurt çanakları var ya şu bakkalda markette olan o o işte. Naptım şu tüylü iplikten aldım etrafına doladım doladım. Kumanda sepeti yaptım güya. İçine telefon şarj aletlerini koyuyorum ufak tefek şeyleri koyuyorum. Öyle şeyleri değerlendiririm”)

Other examples of reusing includes using the fabric in covering cushion or sofa, using the fabric as a tablecloth (photo 3), using wool from old sweaters for knitting mats (photo 4), getting second-hand cupboard and covering and decorating it (photo 5), painting audio system’s cabinet into white and using it in the kitchen (photo 6). Low-income women indicated that they put something into use through various ways. Using fabrics for different uses are very common among low-income women. Nurdan (38) and Fazıla (29) explains how they make use of fabrics:

Nurdan: “We knit mats from the sweaters and skirts we had knitted before. For example, we can stich cushion from our skirts or sweaters. For example, if we have a piece of fabric, we can use it as a washcloth or dishtowel. We have many such practices for reutilizing things. We can cover cushions with fabric from our skirts. If they are outworn... For example, when I want to protect my sofa from getting dirty, I use one of my unused bed sheets to cover it as I don’t have money to buy a new cover for the sofa. We have such kind of practices.”

(“Şu ördüğümüz kazaklar ördüğümüz etek olsun bluz olsun bunları söküyoruz yeniden paspas örebiliyoruz. Mesela bizim iki parça güzel şeylerimiz olursa eteklerimizden kalan kazaklarımızdan kalan biz onlardan kirlete dikebiliyoruz yastık yapabiliyoruz. Mesela bizim elimizde bir parça bez varsa bunu mutfak bezi dikiş elimizde el bezi kullanırız diyebiliyoruz. O değerlendirmelerimiz çok bizim.. Minder yüzlerini biz eteğimizi bozup çekebiliyoruz. Bakıyon orda kötü. Mesela kanepemizde yok kirlenecek örtü alamadım param yok elimde ha gidiyom büyükçene kullanmadığım bir çarşafım varsa getiriyom üstüne atabiliyom. Buna benzer işlerimiz var.”)

Fazıla: “We knit mats from the wool of old sweaters. We rip them out and we knit mat from this wool. Therefore, we make use of it, this is better than throwing it out. I rip out and make use of the wool. If there are used covering, I create a different cover by cutting and re-stitching it. We can make a cover for coffee table or something else. I cut the used part of the fabric and stitch a new one to use it as cover.”

(“İşte örgü kazaklar var ya onları da söküp paspas örebiliyoruz. Onu söküyorsun topak haline getirip onlardan şişle paspas örebiliyoruz. Değerlendiriyoruz yani onu atmaktan iyidir. Söküp ipini değerlendiriyorum. Başka kötü bir örtüler varsa onları kenarlarından kesip dikiş değişik bir örtü yapabiliyoruz. Yani her şeyden bir sehpa olsun başka şey olsun örtü yapabiliyoruz yani. Eskiyen yerini alıyoruz kesiyorum makasla yenisini dikiş örtü olarak kullanabiliyorum.”)

Sometimes low-income women define themselves as skillful and their skills provide them advantage since they do not have to pay for some new products as other consumers do. Although the starting point to reuse goods for low-income women is the necessity to cope with poverty, using products in different ways can make low-income women happy because reusing both provides economic value for them and prevents them from wasting. As Şükriye (35) and Nurdan (38) express, many informants say that they cannot throw something out easily (“atmaya kıyamam”) both because this is the way they are used to and they think that since *israf* is *haram*, they are afraid to commit a sin.

Researcher: Do you reuse materials out of necessity, or do you like such practices?

Nurdan: There are cases in which I reuse because of necessity. However, I also like to reuse. For example, I can knit colorful mats. I don't want to waste.

Researcher: Why you don't want to waste?

Nurdan: We learn this from our grandmothers. My mother never wasted anything. For example, there were times in which she re-stitched socks and wore them. She used to tell us not to throw anything away, because they are worth money.”

(“Researcher: Yani mecburiyetten mi yaptığınızı düşünüyorsunuz yoksa öyle değerlendirmeler hoşunuza mı gidiyor?

Nurdan: Mecbur kaldığım zamanım oluyor. Değerlendirmek de hoşuma gidiyor. Mesela ne deyim ip rengarenk paspas örebiliyom hiçletmek istemiyom.

Researcher: Boşa gitsin istemiyorsunuz neden öyle düşünüyorsunuz ne açıdan boşa gitmesin diyorsunuz?

Nurdan: Valla nasıl deyim biz ananelerimizden gördük benim annem hiç hiçletmezdi. Nasıl deyim şu çorabı dikip de giydiği olurdu. Alıp da atmayın bacım bu para derdi bize.”)

“Şükriye: I reuse them because we were born and grown up in a village. Since we are poor, I rip out the old sweaters, shirts and skirts of my daughters and reused them. Look at the work I put in. If you have a job, would you rip out and reuse them?

Researcher: So, you wouldn't reuse, right?

Şükriye: I wouldn't but I like to do it. I say 'I am not throwing it away, so I do not waste it'. At least, I think that I can use it as a mat. I cannot throw them out. This is how we are used to. I learned it from my mother. Again, I knit mats. I knit the huge mat at the entrance of the house. You must have recognized it immediately; it is at the entrance. I also knit these mats and put them at the thresholds. These are appropriate to the slums. They don't look good in apartments but they can be used in slums... I cannot throw them out unless they are too old or pale. For example, my curtain was torn. I stitched some of its parts. I don't know what happened but later on it was torn again. I don't want to throw it out now.

Researcher: Why not?

Şükriye: I don't know. Because when I throw it out, I think that I may commit a sin because of wasting it.”

(“Şükriye: Yaparım çünkü şöyle işte köy gibi yerde büyüüp geliştığımız için dar gelirli olduğumuz için eskiden bütün kızlarıma ördüğüm yeleği de bluzu de eteği de ki tuttum bunlar onlara küçük geldi. Ben de söktüm yaptıklarını söktüm emeğe bak bir elinde işin olsa o ördüğün şeyi söküp te değerlendirir misin?

Researcher: Yapmam diyorsunuz?

Şükriye: Yapmam ama bir zevkine yapıyorum. Alıp çöpe atmıyorum diyom israf olmuyor diyom. Ondan sonra en azından paspas olarak kullanırım diyom. Atmaya bir şeyi kıyamıyorum. Öyle gördük. Annemden öyle gördüm. Tutuyon paspas yine örüyor. O girişteki teke gibi kocaman paspası da ben ördüm. Fark etmemişsindir hemen girişte. Ondan sonra bunu öyle yaptım söktüm paspas yaptım eşiklerin ağzına attım. Bunlar gecekondulara gidiyor. Dairede otursan yakışmak yakışık almazda ama gecekondulara fark etmiyor gidiyor...Valla ne biliyim ben değerlendirme işte. yırtılmayınca eskimeyince rengi iyice gitmeyince bir şeyi atamıyorum. Atmıyorum yani benim dışardaki perdem eltimin oğlu gelince hastalanmış diktimdi. Bir kaç yerini diktim hangisi yaptıysa garî çürüme haline mi geldi ne yaptıysa birisi artık birisi daha yırtılmış. Şimdi onu alıp atmak istemiyom.

Researcher: Neden istemiyorsunuz?

Şükriye: Ya ne biliyim yani hiçliyom günaha girecem ben bunu atıp israf diyom.”)

On the other hand, they claim that they are very careful on managing utilities. For example, reusing the dirty water of the washing machine in house cleaning is one of the common practices. Furthermore, some low-income women save fuel by finding efficient ways of cooking. As Nurdan (38) explains:

Nurdan: “I put water onto the tray and I put this tray onto the saucepan. The water is boiled while the food on the saucepan is cooked. I use this boiled water for cooking the food.”

(“Tencerenin üstüne tepsi korum. O buharlan o su kaynar. O kaynayan suyu tencerenin yemeğin içine atarım ben.”)

They also benefit from stove heat for various purposes such as water boiling for shower and cooking. Besides economic necessity, implicit on using reuse and reduce practices is related to avoid wasting. The behavioral coping strategies such as reduction and reuse do not put too much burden on them since they believe that *israf* is *haram* and this is the way they are raised by their family. As Kader (27) indicates, since they are coming from a poor family, they are very used to managing the expenses.

Kader: “I save utility expenses. For example, I don’t throw out the water that comes out from washing machine – that water is full of softener and detergents. I use it while cleaning balcony or washing mats or dustclothes. Or I can use that water for cleaning the toilet. So, I save water – I do not waste it. For example, I wash up the dishes in a washbowl. I don’t use electricity too much; I don’t use the oven. I save so much because I don’t have money. On the other hand, since I am coming from a poorer family, I know many saving practices. Our parents were advising us to make ends meet. My grandmother was saying us not to spend much and not to waste. In the age of 6 or 7, I asked my mother what making ends meet meant. She told me that it was spending less and restricting expenses. If you have money, you should learn to save money and make good use of that money.”

(“Başka valla ben elektrik sudan çok idare ederim. Makinanın sularını mesela dökmem makinenin temiz suyu yumuşlu suyu akıyor ya onu kovayı alırım balkonumu yıkarım mesela paspasımı yıkarım toz bezlerimi yıkarım. Götürür tuvaletime dökerim dışarıda ya götürür tuvaletimi yıkarım. Yani idareli harcarım suyu. Çok öle şarıl şarıl açmam suyu bulaşığımı leğende durularım mesela. O yönden idare ederim. Mesela elektriği çok yakmam fırını hele hiç. para olmadığı için çok idare ediyorsun sıkıyorsun. Bizim çapı da para olmadığı için bize zor yada biz artık öyle mi alışmışık bir de ben fakir aileden geldim ya idare şeyim çok... Çok idare ediyorlardı bize öğretirlerdi. Babaannem çok harcamayın derdi şunu idare edin derdi annem gile. İdare ne derdim ben önceden hani 6-7 yaşındaydım. İdare derdi az harcamak kısmak derdi. Paran bolsa eğer kısmasını bileceksin değerlendireceksin derdi.”)

“Researcher: You said that you don’t waste. What is the reason behind it? Is it only because of financial reasons?

Şükriye: It is because of financial reasons but *israf* (wastefulness) is also *haram*. I also think this aspect of waste.

Researcher: Can you explain it?

Şükriye: *Israf* (wastefulness) is *haram*. You should use only the amount you need. In our holy book (the Quran), it is stated that wastefulness is *haram*. For this reason, my daughters also do the same. I cannot waste water because I think that it is a sin. I don’t use the washing machine to wash only three jeans. So, I wash them by hand. Or, I fill the buckets with the water of washing machine, and we use that dirty water in the toilet. I make use of water in these ways.”

(“Researcher: Bir de hiç etmem dediniz galiba demi suyu falan? Ne açıdan? Sırf maddi mi?

Şükriye: Maddi durumdan da bir de israf haramdır ya ben onları da düşünürüm.

Researcher: Nasıl biraz açıklar mısınız onu?

Şükriye: Yani israf haram yeterince kullanacaksın her şeyi yani bu kitaplarımızda bile israf haramdır diyor. O yüzden bak kızlarımda ben ne yapıyorsam aynısını yaparlar. Boştan çeşmeden su akıtamam kıyamam. Günah derim. Ne halle geliyor hiç etmem yani. Sular öyle boşa akıtırmam. Diyorum ya 2 parçayı 3 kot bir eşimin iki kızlarımın ben onu makinaya atıp yıkamam. Çünkü makina dolmuyor başka çamaşırları da o solanların yanına atamam o kötü olur. O 3 parçayla makineyi döndertmem çalıştırmam yani elimde yıkarım. yada durulama sularını kovalara doldururum ağzına da kapağı örterim bir giren olursa görmesin kirli suları diye onların ayrı bir tas korum içine onun kızım tualete kaktınız zaman bu suyu dök derim. Suyu öyle değerlendiririm.”)

5.4. Social Capital

As stated in the literature, the nuclear and extended family, social groupings, and tradition take a great significance in poverty contexts because people, who are little in material sense, rely more on their families, traditions, and social surroundings (Viswanathan, 2010). In the current study, the social support (both material and psychological) low-income consumers receive from their families and communities have a great impact on improving their quality of life. The impact of social support (i.e social capital) on low-income people's coping will be discussed under the following four categories: *support from family, support from neighbors, support from outside the community, and marketplace relations.*

5.4.1 Support from family

Support from family is investigated under two headings: Extended family and immediate family member.

5.4.1.1. Extended family

As stated in the literature, extended family is a great part of many respondents' networks (Hamilton, 2009a). The support from extended family has a great impact on making ends meet. In this study, some of the families live with parents in order to share the expenditures. In cases where they do not have resources to meet their necessities or need assistance, it is their extended family that is always ready to help.

Rabia (36) provides more specific examples of the benefits of the extended family:

“When I moved to this house, there was nothing in it. My family sent food in packages. My sister's husband was working and my sister was bringing the breads to me in bags. I was not buying any bread. They brought me the half of the food they cooked for themselves. My conditions were worse back then. I did not even have a sofa to sit. My brother sent me containers and cooking pots. My sister in Afyon sent me food and drink. My mother was staying with me and giving me her salary. She was staying with me in winters but she's sick now. We could be able to buy this furniture with my mother's support. I had great difficulties. This year is also very difficult because my mother is not with me now. I mean, it is too hard to make ends meet with a minimum wage – if you do not have an extra job or an additional income, it is even impossible.”

(“İlk taşındığımda mesela evde hiçbir şey yoktu o ailem oradan kolilerle yiyecek saldılar ablalarım neyim buradaki ablam. Eniştem iş yerinde çalışırdı artan ekmekleri getirirdi ablam hep poşet poşet. Hiç ekmek almazdım. Ekmekleri bana verirdi. Tek kendi alsın da biz ekmek almayalım diyerekten. Ne yapsalar bana da getirirlerdi yarısını böler getirirdi o zamanlar daha kötüydü durumum hani. Oturacak doğru dürüst bir şeyim bile yoktu. O ağabeyim kap tencere falan olsun kolilerle kargoyla göndermişlerdi. O Afyon'da ablam var yiyecek içecek göndermişti. Annem yanımda duruyordu o maaşını veriyordu. Kışları yanımda kalıyordu işte bu sene rahatsız onun şeyleriyle hep böyle eşya alıp oturabildik yani. Çok zorluklar çektim. İşte bu sene annem de yok annem de olmadığı için bu sene baya bir zorlanıyorum. Asgari ücretle geçinmenin imkanı yok yani ek işler ya da eve başka bir şey para girmediği sürece yani mümkünü yok çok zor.”)

V.4.1.2. Immediate family member

In many of the models of coping, the person presented as a subject, who individually appraises and copes with stressors; however, within a family the stressors will be faced not only by an individual but also by the social unit (Hamilton and Catterall,

2007). Therefore, poverty may affect all family members and subsequent coping may be more collaborative.

Current study's findings suggest that the husband and children have a great effect in coping with financial difficulties. The women who get support from other family members can better handle the difficulties. Some of the women indicate that financial difficulties cause conflict within the family. In these cases, the children and husband have a great effect on avoiding those problems through restricting wants. Sevcen (35) and his husband provide examples of support within the family:

Sevcen: "Not only we but also children make sacrifices. My husband also makes many sacrifices. My husband has only one pullover. He does not buy another to avoid making an expense. Let me tell the truth: that day my husband came walking under rain, and he was wet. I got angry because of this... Financial problems cause most of the psychological problems in the family. You definitely have some kind of quarrel. Some people put too much importance on what they eat. There are people who do not even sit at dinner table if they don't see a specific meal. However, in our house, we eat what God gives us that day. We've got used to it, and we eat that way... In this respect, I appreciate my husband because if I don't make salad to eat with rice dish, he won't ask me why I didn't."

("Burada hep bizim değil bence çocukların da fedakarlığı var. Kocamın da çok fedakarlığı var. Kocamın ikinci bir kazağı yoktur masraf olmasın diye almaz. Doğruyu söyleyim o gün yağmurda yürüyerek gelmiş ben kapıyı sinirle açtım... Var maddi anlamda geçimsizlik evdeki manevi sıkıntıyı çok yapıyor. Mutlaka kavgan çıkıyordur. Ya bugün yoktur diyordur şu vardır bazı insanlar çok aşırı boğazına düşkündür şu olmazsa olmaz bu sofrada ben oturmam diyenler vardır. Bizde de o gün Allah ne veriyse. Öyle alışmışık öyle yiyoz.. O konuda ben eşime teşekkür ederim. Pilavın yanına salata yapmasam niye yapmadın demez.")

Sevcen's husband: "Believe me, think whatever you want; I have been walking since 20 years. I go to the workplace after a heavy rain, and then I turn on the heater and dry my clothes. I come back home wearing these clothes after drying them. No matter if it is raining or snowing... Me and my wife we bought this slum by making sacrifices over many years. This is our slum. However, we bought this slum in very difficult conditions."

("Allah sizi inandırın ne düşünürseniz düşünün 20 senedir yürüyorum. Belki ..yapana kadar yağmıştır yağmurda dükkana varıyom çalıştığım yere sobayı yakıyom elbiseyi seriyom kuruyom. Öyle akşam giyinip geliyom. Öyle yağmuru karı yok... Yıllardır bunun fedakarlığı benim fedakarlığım biz bu evi aldık. Bu gecekondur bizim. Ama çok zor durumda aldık.")

The effect of consumer culture appears to be more significant on children. Parents often try to meet children's desires in order to avoid stigmatization within their peers. Some of the informants indicate that children do not understand what it means to live in scarcity. Therefore, parents often have to suppress their needs and wants in order to provide their children's. In some cases, the parents end up giving the money of the day's food to the children and when they do not have money to give the children, they borrow money either from a family member or a neighbor.

For those who have the support of their children, handling financial difficulties is easier. Children contribute to family coping by adopting their spending to the family income, not asking for expensive goods and preferring cheaper alternatives. It is generally the parents that make sacrifices in order to meet children's desires first (Hamilton, 2009b). However, informants' accounts show that children put family's needs above their own personal needs and make many sacrifices in the process:

Sevcan: "Children are really receptive. I give two liras as pocket money to my child who goes to high school. He does not ask why I have given such a small amount of money. He never asks a thing. Another child would not behave like that. My son is really receptive. For example, he does not ask me to buy a new shoe until his shoe is torn... Compared to other teenagers, my child is really good. For example, he does not say 'I want to have a hair cut, I want pants, or I want brand name clothing' - like other young people. He recently needed a shoe. I gave him money to buy himself a shoe but he bought the worst one in order to keep some money with him. He says 'I will buy another one when this shoe is torn'. Children also try to conform to our circumstances and actually they are successful."

("Biraz onlar da bak çocuklar o konuda gerçekten anlayışlı. Liseye giden çocuğa ben iki lira harçlık veriyom anne niye az verdin demiyor. İnan ki demiyor başka bir çocuk olsa. Gerçekten anlıyor. Mesela iyice ayakkabısı yırtılacakta hadi anne bize ayakkabı al diyecek.. Ortam gençlerine göre memnunum gerçekten yoksa bu günümüz şartlarında bugün der saçımı kestircem şu pantolondan alacam markalı giycem asla. Ayakkabı ihtiyacı vardı geçenlerde. Ben para verdim paraya kıyamamış gitmiş kötüsünü almış gelmiş mesela. Olsun bu yırtılınca bir daha alırım diyor. Onlarda ayak uydurmaya çalışıyorlar uyduruyorlar da şimdi.")

Rabia: "Some children say 'I won't wear other peoples worn clothes' or 'I won't eat this food'. My children are not like that. Even if I cook an egg today, both my son and daughter sit and eat it. They don't say 'why are we always eating this'. We brew tea and eat breakfast foods. They never say 'we only eat this kind of food' and they do not ask me to buy a specific food. My daughter asks 'Do you have money mom?' I ask my daughter why, and

she says ‘I’ll buy this or that’. If I have money, I tell it. And if I don’t have, I say I don’t. And I say ‘let’s buy them next month’. They say ‘okay mom’. Thank God, they never insist.”

(“Bazı çocuklar var ben elin eskisini mi giyicem, ben bunu yemem demiyorlar. Bugün bir menemen de yapsam oturuyorlar yiyorlar oğlum olsun kızım olsun. Niye bugün de bunu yiyoz yok. Çay demliyoız kahvaltılık bir şeyler yiyoz, ille biz de şunu yiyek bize bunu al hiç demiyorlar. Anne paran var mı, ne oldu kızım. İşte şunu alacam varsa var diyom yoksa işte kızım yok diyom öbür aya alalım diyom. Tamam anne diyorlar hiç itiraz da etmiyorlar Allah’tan.”)

In some cases, children directly contribute to family income by working after school.

Saving and meeting their own needs with this money is also very common among children:

Nilüfer (33): “My son will work during the summer. My elder son is working. They are also giving money for food but he is not spending all of this money. He saves the money and buys a cloth. He buys his needs. And he can do all of these with only the money given for the food. He gives his salary to his father. What can I say to those children? They grow up in poverty. They know how difficult the money is earned. Therefore, they cannot spare to spend it. Maybe this is the reason... If you give other children 20 or 30 liras, they will immediately spend that money. But our children are not like that. I give 10 liras to them. 10 liras cannot be enough for a seventeen year- old child because he also has mature friends.”

(“Şimdi benim oğlan yaz olunca çalışacak. Büyük oğlan çalışıyor. O çalıştığı parayla hatta orda bile yemek parası verdikleri zaman o yemek parasının hepsini harcamaz. Biriktirir üstüne kıyafetini alır. Eksiğini gediğini alır. Ve yemek parasıyla yapar bunları sadece düşünün. Çalıştığı parayı babasına verir. Ben bu çocuklara daha ne deyim ki. Çünkü yoklukla geldiler. Nasıl geldiğini biliyorlar. Harcamaya da kıyamıyorlar. Belki de ondan hani başkalarının eline ver 20 lira 30 lira hemen biter. Bizimkinde öyle yoktur. 10 lira veriyorum. On yedi yaşındaki 10 lirayla napıcak hadi yetişkin arkadaşı oluyor arkadaş çevresi oluyor.”)

In the consumer culture, there is a great emphasis on designer brands. In this study, many low-income women mentioned that they do not give importance to wear branded clothes. Some informants even consider buying and wearing branded clothes as show-off. For example, Neslihan (41) mentions that “We don’t care wearing branded clothes...The ones who are using brands are not using them properly. They are buying and wearing it only because it is branded. Then, they throw them out.” Or as Fatma (32) indicates, “I do not approve wearing branded clothes..Some women are showing the brand label of their headscarf. This is show-off. I do not understand what is different if it is branded. They are all clothes, so they are the same.” Even if

it is common to hear such accounts from many women, this is not the case for many children. In the literature, it is stated that designer brands have high awareness among children and parents generally feel pressurized to make sure that their children have socially acceptable clothing (Hamilton and Catterall, 2007). The findings of this study suggest that children can support family by not insisting on branded clothes and as Rabia (36) notes, children help parents by accepting hand-me-down clothing:

“I generally don’t buy shoes and clothes to my daughters. The teachers generally give me the clothes when they receive them from here and there. My children don’t say that ‘we won’t wear other people’s worn clothes’. They have never said anything like that. I thank to my children because they wear those clothes anyway. They also help me a lot in many respect.”

(“Ayakkabı olsun ben hiç kıyafet almıyom çoğunlukla kızlarıma falan. Hep hocalar veriyor oradan buradan çıkınca. Çocuklarım da sağ olsunlar biz onu elin eskisi giymeyiz demiyorlar. Hiç demediler Allah razı olsun hep giyiyorlar yani her şekilde. Her şekilde onlar da yardımcı oluyor.”

5.4.2. Support from neighbors

One of the most important findings regarding the low income in the literature is that low-income consumers have resource assets as well as resource deficits (Lee et al., 1999). Although some poor communities lack economic capital, they have developed strong relationships in a community that will serve them in hard times.

In this study, the social support ties low-income families developed in the slum area contribute to their living in terms of both materially and psychologically. The type of social support reported includes food sharing, preparing home-made food together, using each other’s cars for transportation, paying the expenses of picnics together,

childminding, patient care, and helping each other in house repairing. Directly taking financial aid is also very common in community. When they are short of money, the neighbors are the first people to ask for money because they understand each other's condition and they do not push them to pay the money back.

Meral (36): "Those relationships... For example, if I don't have money, and I need money, I tell her to give me 20 liras. I tell her that I will give it back when I get my salary. If she has money, she directly gives it. For example, our neighbor asked us to borrow money three-four days ago. We gave the money and they gave the money back yesterday. We don't push each other to give the money back. They give whenever they can."

("Ha o ilişkiler mesela param yok demi ihtiyaç var hemen çabuk diyorum bana bir 20 milyon ihtiyacım var ben aylığı aldığım zaman sana verecem. Hemen varsa veriyor zaten. Mesela ben kendim de diğer komşuma hemen hemen bundan üç dört gün önce bizden istediler biz verdik daha dün getirdiler mesela. Ne zaman verirse öyle sıkıştırma falan yok bizde.")

Low-income people are proud of the support between neighbors and neighborhood relationships in the slum area. They think that they still have the neighborhood relations that rich people and people living in the apartments do not have.

Meral (36): "Both my family and my sister live in apartments. When I go to my sister's house, I feel like as if I am in a coop. When I go to my mother's house, I get bored. I am used to live here. These places are nice. Neighborhood relations are very good. In apartments, there is rarely such kind of relations."

("Ailem de ablam da dairede ben ablama bir gidiyom sanki kümesin içinde gibiyim. Ben annem gile gidiyorum çatlıyorum. Alışkınım buralara mesela buralar güzel. buranın komşulukları güzel. Dairede binde bir nadiren")

Zahide (50): "The people we are talking about were all living in slums. This area was entirely full of slums. If I knock the window and say 'I have no food', these people would give you the saucepan. You know Nuran abla; she used to bring onions and cook rice and we would eat them together. You cannot do this in an apartment. People living in apartment buildings do share anything."

("Dediğimiz insanlar gecekondü semtinden gelen burası hep gecekondüydü. Adama desem ki cama vursam bana yemek yok desem tencereyi alıp gelecek kapasitede insanlardı. Nuran ablayı bilirsin soğan aldı topladı pilav etti yiyecik dedi. Bu işi dairede yapamazsın. Dairede zaten bu yok.")

Low-income think that there is *imece* (working together for the community or one of its members) in the slum area. People help each other not only in terms of giving money but also helping them in producing home-made products and doing house

work together. This also helps them to save money because they do not need to pay the money for the things they cannot do on their own.

Sevcan (35): “As I said, we used to make noodles together. One day we would make it for one of our neighbors, and another day for another neighbor. But do not stay hungry while making these foods. We make cakes. One of the neighbors bring oil, other one brings eggs. One of them brews tea... In summers, at least ten women, we together do these kinds of works. Some people live in apartments, so they do not have such opportunities. I am living in slum and I have neighbors living in slums close to my house. We come together and do many kind of work together. Today, if I say to my neighbors that I cannot carry sofa on my own and ask for their help, they will come for sure.”

(“Dediğim gibi erişteyi yaparık. Bir gün bir komşuya yaparık bir gün bir komşuya yaparık hani erişte yapıyok diye aç da kalmıyok gözleme bazlama diyorlar biz çörek diyok kendi aramızda çörek çörek yapıyok. Biri yağını getiriyor mesela evinde yoksa. Öbürü yumurtasını getiriyor. Biri çay demliyor. Şurada bir yazın kısmet olsa da en az 10 tane bayan biz o işleri yapıyoz. Bazıları dairede oturuyor o imkanları olmuyor ya ben gecekondudayım karşıda da gecekonduda oturan komşularım var. Orda birleşip onu yapıyok. Bir çok işi beraber yapıyok. Desem ki ben bugün ya kanepeye gücüm yetmedi abla bir gel de taşı desem mutlaka gelirler.”)

Meral (36): “What we do? For example, if we want to eat meatball, we cook and eat together. How can I tell... In summers, when you cannot do cleaning or carry something, a friend will come right away. I say ‘Come over here, I’ll move the bed’. She comes right away to help me. This is the way how we help each other.”

(“Mesela napıyoz. Canımız köfte istedi. Yapıp yiyoruz ondan sonra. Nasıl anlatsam sana. Yazın temizliklerde gücün yetmedi şunu kaldırdı gücün yetmedi hemen arkadaş geliyor. Bir gel diyom yatağı kaldırcam. Hemen geliyor yardıma. Birbirimize o şekil yani.”)

Respondents also talk about the psychological dimension of support from neighbors. They indicate that psychological support from neighbors is more important than the material one. They commonly say the phrase “money does not mean everything”.

Sevcan (35): “You are supported – not financially but psychologically. When you are upset, you go and talk with your neighbor as if you are talking with a psychologist. Your neighbor tells her problems to you, and you tell your problems to the neighbor. I think this kind of support is much more important than the financial one.”

(“Maddi demeyim de manevi açıdan canın sıkılır gidersin aynı bir psikologla konuşmuş gibi komşunla o sana sorununu söyler sen ona sorununu söyler. Bence bu maddi açıdan daha büyük destek”)

Nilüfer (33): “Neighbors bolster my morale. Both my husband and I think too much (about the problems). They say ‘why do you mind’. They say everything will be okay. They always support us – not in financial terms but in psychological terms. This is well enough for you. Money does not mean everything.”

("Ya onlar hani sana bile destek çıkması moral vermesi. Şimdi biz çok düşünen bir insanız ben ve eşim. İşte niye düşünüyorsun her şey yoluna girer şu şöyle olur bu böyle olur diye sürekli destek olurlar bize maddi yönden değil manevi yönden. Onların öyle olması bile yeterli zaten sana. Her şey para değil.")

Nilüfer's husband: "This is the struggle to survive. Helping is the best thing we have. In this building there are 12 apartments, and all these 12 apartments are as if they are one home. Why? That is because we are coming from slums, and we are originally village people. We are trying to maintain this lifestyle here (in the city). It is good? Yes, I think it is very good... Are we gaining money? No. There is no need to deny it. So, do we have money? How you can have money without earning it? As I said, money does not mean everything. Frankly, in some cases money is not even useful for us anymore. Money is secondary. Why? This is because of our close ties with each other."

"İşte bu nedir ayakta durmanın mücadelesi de budur. Bizdeki en güzel şey işte bu yardımlaşmadır. Şu binada 12 daireyiz 12 dairemizde 1 ev gibiyiz. Niye biz gecekondudan gelme kırsal kesim insanıyız. O yaşamı burada sürdürmeye çalışıyoruz. Ha iyimi bence çok iyi...Paradan kazanıyok mu hayır İnkâr etmeye gerek yok. Yok ki para kazanalım. Kazanmadığın para nasıl olur. O da dediğim gibi her şey para mı. Bir yerde artık para artık işimize yaramıyor açık konuşayım. Bir yerde para 2. planda. Bu neden işte oda birbirimizin bağından sağlanan bir şey."

Low-income consumers who get support (both psychologically and materially) from the neighbors indicate that neighbors have great influence on making their lives easier. Those who can use the advantage of social capital stress that neighbors have a great impact on making ends meet. They mention that they can usually ask only a neighbor for a support. In addition, they think that a good neighbor can be more supportive than the relatives. Even though most of the neighbors are experiencing same kind of financial difficulties, they try to support each other.

"Researcher: Support between neighbors has a great influence on how you make ends meet. Isn't it?

Nilüfer's husband: Of course, it does. There is a proverb about it: 'When your neighbor is hungry, you cannot be full.' What does it mean? This means 'sharing'. Strictly speaking, this is the nice part of living here. This is the quintessence of sharing. I do not have any other expectations. If I have something in excess, I can share it."

("Researcher: Bunların maddi zorluklarla başa çıkmada çok önemli bir rolü var değil mi?

Nilüfer's husband: Tabii ki olmak zorunda. Ataların bir sözü vardır Komşun aç yatarken sen tok olamazsın. Bu nedir paylaşmaktır. Açık konuşalım burada en güzel yanı da bu bize. Dayanışmanın en güzel özü de bu ben başka bir şey beklemiyom. Bende var mı fazla var ee paylaşabiliyorum.")

Nilüfer (33): "Of course it has. It would be harder if we didn't have neighbors... At least you see some people and talk about your problems. And, they listen to you carefully. They don't break in. I mean, they don't say 'why are you talking about this'. They only listen and boost

your morale. They even support you by giving advices. This is something very good. Talking and sharing your problems with them is very very good.

Researcher: What kind of advices they give? Do this, or do that?

Nilüfer: For example, I am a very concerned person. Neighbors ask why I am worrying. They say ‘no matter where you go, your destiny follows you’. They say ‘you will pay your debts anyway; the remaining part of debt is already insignificant’. They say ‘don’t worry, if you support each other, you can achieve anything’. Neighbors support me in this way. There is no one from my family here. Therefore, I feel closer to neighbors.”

(Nilüfer (33): “Var tabii. Zaten komşuda olmasa var ya hiç duramazsın...En azından gidiyorsun konuşuyorsun birkaç kişi görüyorsun anlatıyorsun derdini ve güzelde dinliyorlar. Hani işte demezler ki lafını da kesmezler niye böyle anlatıyorsun falan yok dinlerler sadece sana moral verirler ve hatta destek olurlar şunu şöyle yap bunu böyle yap diye. O da çok güzel konuşup dertleşmek çok çok güzel.

Researcher: Nasıl diyorlar mesela neler diyorlar şöyle yap böyle yap?

Nilüfer: Şimdi ben çok her şeyi takan birisi olduğum için işte niye takıyorsun her şey olacağına varır, ödersiniz az kalmış bak borçlarınız falan sıkmayın canınızı işte el ele verdikten sonra her şeyi yaparsınız. Böyle destek oluyorlar. Bir de benim ailem hiç kimsem yok burada o yüzden onlara daha yakınım sanki”)

Sevcan (35): “I am happy, believe me I am happy. If a real good neighbor makes sacrifices for you, there is nothing more precious. Of course, you reciprocate - it is not one sided. If your neighbor waves her hand, this boosts your morale.”

(“Mutluyum inan ki mutluyum. İnan gerçek iyi bir komşu hani sana fedakarlık yapıyorsa bence her şeyden kıymetli. Sen de karşılığını veriyorsun tabii ki tek taraflı değil. Kalkıp komşun sana bir el sallıyorsa bir moral oluyor.”)

Furthermore, when low-income families talk about the difficulty of living in minimum incomes, they emphasize that they have social capital that provides sharing and support that other middle-income consumers usually do not have. They differentiate themselves from their more affluent counterparts and feel superior as they perceive and use their social capital as an asset. In addition, they think that low-income people and people who are migrated from the village have more collective values than the richer ones. As Durdane (50) mentions, they use the advantage of social capital, which can compensate the lack of financial capital in many times. Also, as Meral (36) states, since low-income people are not greedy for money (“gözünü para bürümemiş”), they are found to be warmer and more supportive than the high-income people.

Durdane: “Thank God, we have some kind of a social circle. I just don’t know where you are coming from so don’t get me wrong but we are coming from rural area; we belong to village life. But we have this solidarity. This is the best thing we have. I mean, if neighbors on the opposite side have extra bread, we say each other that ‘take this bread and eat it’. We can share it with each other. This is our best characteristic.”

(“Yine şükür ki iyi kötü bir çevremiz var. Kırsal kesimin yanlış anlamayın. Siz nereden geliyorsunuz bilmiyorum da. Biz kırsal kesim köylü çocuğuyuz. Ama bizde bu dayanışma var. En güzel yanımız bu bizim. Yani karşı tarafta atıyorum 1 ekmek fazla. Ya bir ekmeği alın siz yiyin diyebiliyoruz. Birbirimize paylaşabiliyoruz. Bizim çok güzel yanımız bu.”)

“Meral: I always like... Neither our neighbors, nor we are extremely poor. How can I tell it... The people whose conditions are just normal, people who hardly make ends meet are friendlier... I mean, the person is not greedy for money. Could I make myself clear?

Researcher: Yes. What do you mean by not greedy for money?

Meral: In our district, there are people who live in very good circumstances (wealthy), however they are not decent persons. I cannot go this person’s house and ask them to help me if my father in law tumbles down. These people behave as if they don’t need anybody. Therefore, poor people; people who hardly make ends meet are more compassionate and warmer.”

(“Meral: Ya ben her zaman şeyi severim ya tamam çok fakir insanlarda değiller değiliz de.. Onu ben sana nasıl anlatıyım biliyon mu.. Durumu böyle normal insan yoksul bir hafif böyle zor geçinen insan daha bir cana yakın oluyor. Yani gözünü para bürümemiş yani. Anlatabildim mi?

Researcher: Evet. Nasıl gözünü para bürümemiş?

Meral: Bak mahallede bizim mahallede var durumu hali vakti güzel yerinde ama adam değil. Onun evine gidip ben kaç kaç ya kayınbabam düştü yardım eder misin diyemem. Adamlar sanki bizim kimseye ihtiyacımız yok tavırda insanlar ya senin anlayacağın yoksul insan zor geçinen insan daha böyle merhametli daha iyi daha böyle kaynaşan insanlardır.”)

One of the consequences of living in the consumption-oriented society is found to be the exclusion for low-income consumers. Social exclusion is one of the features of non-participation in the consumption norms within a consumer culture (Hamilton, 2009a). The community ties, which are assumed to be disappearing in a consumer culture, still remain an important source among low-income families. The collective values such as sharing, respect, and cooperation provide them a sense of inclusion and compensate the exclusion in the marketplace. Low-income consumers use their community ties to boost their identity and feel superiority over affluent consumers.

5.4.3. Support from outside the community

As well as neighborhood support, low-income families also get support from more affluent people such as their employers and volunteers. The material support is given in terms of both money and necessities. They emphasize that in order to live in minimum wages, they have to cut back what they call luxury. One of the commonly regarded luxury or unnecessary (*fuzuli*) good is the clothes. They mention that they can hardly buy clothes and have to wear them for years. In their struggle for making ends meet, some of them can use the benefit of hand me down:

“I have not bought a new shirt for myself for almost four years. Strictly speaking, this is just a special pleasure. Actually it is not something special; it is a need. Or pants... Our Company has given two pants to us and we have been wearing these pants for three years. I should also mention that my wife sometimes do house cleaning in her employers' houses. We have income from there. May God save them. We also have a tradition called *imece*. Some say ‘I am not wearing this jacket anymore. I don't like it’, or ‘it is spotted’. They say ‘I won't wear it. Would you like to wear it?’ To be honest, we wear them. They give all the clothes including shirts because they have the opportunity (to buy new ones).”

(“Dört yıl hemen hemen kendime bir gömlek almış insan değilim. Açık konuşayım özel zevktir. Özel de değil aslında. İhtiyaçtır bu. Ya da pantolon kendi şirketimiz iki pantolon verdi üç senedir giyiyoz. He bir de onu söyleyim eşim bazen gidiyor müdürlerin evlerine temizliğe gidiyor oradan getirimiz var. Artı onlarda sağ olsun yine imece dediğimiz bir usul var adamlar diyor ben bu ceketi giymiyorum veya modeli artık bıktım veya şurada bir lekesi var o benim için sorun oluyor. Onu giymeyecem. Götürür müsünüz diyor. Biz giyiyoz açık konuşalım. Adam gömleğine varana kadar veriyor. Oda nedir imkan olduğundan dolayı.”)

While some of the informants preserve their identity by not accepting used clothing, some of them see clothing given away by someone more affluent as an opportunity because given clothes can be better quality than new clothes that low income group can buy. In that sense, the person who is giving the clothes becomes important because as Rabia (36) mentions, hand-me-down clothes are generally worn once or twice and they are branded clothes:

“The ones you buy from stores, or the clothes given by volunteers – all are just clothes. The professors who give me the clothes are wearing their clothes once or twice, and then she gives them to me. If you buy a cloth from the store, it is harder in financial terms. But I can

wear the clothes I get from professors for several years. I buy poor quality clothes from the store. But professors are wearing brands. You wear the cloth you bought from the store for one year – but you can wear the professor’s clothes for two years. The professors that hire me as a house cleaner always give me clothes including shoes and boots. If they fits my feet, I wear them. We don’t have luxury to say ‘I don’t wear such cloth’. We have to wear them. Of course it would be great if we could afford to buy them. But the reality is that just because other people are able to buy does not mean you can buy them, too.”

(“O da elbise o da elbise ha mağazadan almışın öbürü zaten hoca zaten bir kere giyiyor iki kere giyiyor sana veriyor. Ha mağazadan para verip almışın kendini sıkıntıya sokarak ama onda onu veriyor kaç sene giyiyon. Ben gidiyom mağazadan kalitesiz bir şey alıyon. Ee hocalar markalı giyiyor. Onu giyiyon bir sene hocaların verdiğini giyiyon iki sene. Hocalar hep verirler ev işine gittiğim hocalar ayakkabı olsun bot olsun. Gelirse tabii ayakları neyi uyarlsa giyiyom. Niye ben de bunu giyiyim ben bunu giymem benim bunum yok hani öyle bir lüksümüz yok mecbur giymek zorundayım. Tabii ki olsa da alsan ama o alıyor diye sen de alacan diye bir şey yok.”)

5.4.4. Marketplace Relations

The everyday marketplace relations of many poor people also exclusively rely on relationships and should be considered as a part of social capital (Blocker et al., forthcoming). The relationships and transactions with market related institutions have a great effect on improving low-income consumers lives. Since there are low-margins of error for low-income, making right choices in marketplace becomes much more important for them. Below, Fadime (36) explains in detail, how sellers increase poor people’s vulnerability:

“Sellers praise their goods. They offer you discounts. They offer many things until they sell the product. But once you give the money, they no longer interested. They know well how to deceive people. If you sell a product, you should sell it with a reasonable price... I swear; you buy a cloth, and then it goes pale after washing it only once. I buy a t-shirt to my son but it looses its form when I wash it. How can I trust to sellers? You are afraid of buying something because you can only buy once a month or once a year. I mean, you should think about it this way. You cannot always buy. If your monthly income is very high, you can wear according to your taste by shopping in good and luxury store. But we don’t have this (money). The sellers should not deceive disadvantaged people.”

(“Malını övüyor ballandırıyor allandırıyor güllendiriyor sana hesaplı veririm düşürürüm diyor şöyle yaparım böyle yaparım diyor onu satana kadar sattıktan sonra işi bitti miydi sen zaten aldıktan sonra iş bitti o parayı verdikten sonra. İnsan kandırmayı çok iyi biliyorlar. Bir şeyi satıyorsan adam gibi sat pahalı da değilse normalse olurunla ver... Yeminle diyom ondan sonra ee giysi alıyorsun rengi soluyor bir yıkamada gidiyor. Ben atlet alıyom çocuğa

atleti yıkıyom ertesi gün atletin ağzı gözü bir yana gitmiş nasıl güveneceksin ki artık korkuyorsun bir şey almaya zaten aldığın ayda yılda veya senede bir öyle yani öyle düşüncen. Her zaman nerede alacan. Çok para kazanacaksın aylık gelirin çok olsun elinde paran olsun bir şöyle gezerken iyi bir mağazaya gidersin lüks bir mağazaya takılırsın güzel kafana göre giyinirsin. Yok o da o da olmadığına göre yani mağdur insanlara da böyle yapmanın gereği var mı.”)

Although buying goods and services through marketplace relationships may end up in disadvantage, since many aspects of poor consumers’ lives are surrounded by uncertainty and the marketplace is characterized by minimal resources, buyers and sellers give special importance to relationships (Viswanathan, 2010). Informants’ accounts regarding the market transactions show that building trusting relationships with sellers is crucial in their coping with uncertainty and material constraints. The long-term relationships built between buyers and sellers in the marketplace provides basis for credits and discounts. Even though buying goods on credit is more costly in the long run, credit options still make their lives easier because they might need liquidity for other emergency needs. As Nurdan (38) explains the opportunities such as paying in installments and keeping records options would be impossible if they are not known by sellers and Şükriye (35) mentions that strong ties with vendors can make “difficult-to-reach-products” (because of their price) available for low-income consumers:

Nurdan: “How can I explain... For example, the grocery store in our district knows us. When our children or we go to this store, they want to give us everything without getting any money. When I go to the pharmacy, at least they know me and they know that I am trustworthy. He knows that I will pay. Would he just sell on credit if he were unsure? He says ‘I can keep it recorded and you can pay next time you come here’. I am thankful to the two or three sellers who know us. When I go to their store, they say ‘If you don’t have money now you can pay later’. Or they say ‘If you have enough money, I can give you this product’. May God bless these people who make things easier for us.”

(“Valla nasıl açıklayım şimdi benim mesela mahalle bakkalımız bizi tanıdı para verme yönünden olsun maddi durumdan olsun iyi veya kötü o bakkala biz vardığımızda istersek biz varmayalım çocuğumuz varsın her şeyi vermek istiyor. Şeye iniyom eczaneye en azından eczacısı seni tanıyor güvenilir olduğunu biliyor. O parayı götüreceğimi biliyor bilmesine bana onu yazar mı. Abla yoksa yazayım mı bir dahasında ver diyebiliyor bana. İki üç tane

mağazamız var Allah razı olsun vardığımız yer tanıdık abla yoksa idare ederik ha paran yetiyorsa şunu verebilirim o kolaylıkları gösteriyorlar Allah razı olsun.”)

Şükriye: “I bought these bed bases that way because the seller knows me. I bought a sandwich toaster and I paid the installments on time. When I go there to make payments, we chat. One day she asked if I would like to buy something. I told her that there was something that I really wanted to buy but how could I pay for it. I told that I wanted to buy bed base for my two daughters. I said my daughters are sleeping on the outworn beds. She said that ‘No problem, I know you’. She said ‘I can even let you pay 50 TL each month’. She said that she is a known salesperson in this store. I bought this bed bases thanks to this salesperson and I made my daughters happy. May God bless her. The other sales person does not know me well. He would not trust me. Since Ayşe Hanım knows me, she acted as my guarantor and gave me the products.”

(“Ben şu bazaları öyle aldım. Beni tanıdığı için kız. Bir tost makinesi aldım gününde götürdüm verdim. Vardıkça da onla da sohbet ederdik yani istediğin bir şey var mı dedi işte. Dedim çok çok istediğim bir şey var ama nasıl ödeyim. Ben baza istiyom iki kızlarıma dedim. Eskilerin üstünde yatıyorlar dedim. O da dedi ki ben seni idare ederim ben seni tanıdım. Ben sana 50 de ödetirim dedi. Çünkü ben burada eski tanınan elamanım dedi. Onun sayesinde bazaları aldım geldim kızlarımı da mutlu ettim. Allah razı olsun onun şeysiyle oldu bu da. Öteki adam beni iyice tanımıyor. Aha bunlara güvenip veremezdi. Ama Ayşe hanım beni tanıdığı için kefil oldu verdi.”)

The shops and street vendors can provide both credit options and flexible payables.

As Saliha (34) indicates street vendors make low-income consumers lives easier because those sellers do not pressure consumers for payment. Those sellers provide the flexibility that credit cards do not provide.

“Saliha: You know, street hawkers go from to district and sell clothes, cases, and many other things. They keep records of debts. For example, if you buy pants for ten liras, they will keep record of it so that you will pay two or three liras each time they come.

Researcher: Does keeping records make things easier for you?

Saliha: Of course it does because this seller does not force you to pay. You pay whenever you have money. I mean, if you buy pants for ten liras, you can pay five months later. They won’t ask you ‘why haven’t you paid for five months.’ We feel free because they don’t ask you to pay the money (laughing). I mean you feel better, when they don’t ask. If they asked you for that money everyday, things would be different. If I buy something with a credit card, I cannot postpone it (payment). I don’t have a chance to postpone. If you postpone, you must pay a commission, which is one or five percent. I cannot pay that commission – how can I handle that burden? As I said before about being independent... In this case, you would be dependent on everyone (which is something that informant really wants to avoid).”

(“Saliha: Ya mahallelere satıcılar gelir elbise satarlar yani elbise satarlar neversim satarlar her şey satarlar. Ona yazdırırsın sözün gelişi on liraya bir pantolon aldın onu yazdırırsın iki lira üç lira ödersin geldikçe.

Researcher: Yazdırma oluyor yani o bir rahatlık sağlıyor mu?

Saliha: Tabii sağlıyor çünkü yani o seni gelip de sıkıştırmıyor. Ne zaman elinde para olursa yani bir pantolon aldın on liraya onu beş ay sonra da verebilirsin. Sana demiyor ki niye beş aydır bu parayı bana vermedin diye sormuyor çünkü. Ha sormayınca bizde kendimizi rahat

hissediyoruz (gülüyor). Öyle yani sormayınca rahat oluyon ama her gün gelip kapını çalarsa borç borç diye. Ha kredi kartıyla alsam ben onu erteleyemem. Erteleme gibi bir şansım yok erteleyince zaten komisyonu var yüzde bir yüzde beş faiz. Faizi ödeyemem o zaman ben o yükün altından nasıl kalkayım. Ha biraz önce dedim ya kimseye muhtaç olmamak diye o zaman herkese muhtaç olmak zorunda kalacan.”)

Long-term relationships built with sellers provide low-income consumers to exert control in the marketplace. Nuriye (30) explains how they use their long-term relationship to persuade sellers:

Nuriye: “How can I explain... They make a discount. I say to the sellers ‘You are obliged to make a discount because I have been buying everything from you in my good and bad days’. There are cases in which we buy a product at its half price. When my husband buys some clothes for me or for himself, he also takes extra clothes for our son as a gift. He says ‘I’ll also take these clothes as a gift’. So it is advantageous in this respect, too.”

(“Orayı nasıl deyim fiyat ve indirim yaptırıyorlar. Tanıdık diyon ben senden yıllardır bayramda olsun iyi günümü kötü günümü her şeyimi senden alıyom mecbursun diyoruz yarı fiyatına da aldığımız oluyor. Eşim bana ve kendine bir şey aldığı zaman oğlumunkileri hediye olarak alıyor. Ben bunları hediye alacam üstüne diyor. O yönden de avantaj oluyor.”)

The respect, honesty, and trust are likely to benefit both low-income buyers and sellers operating in bottom-of-pyramid marketplaces. As Nurdan (38) mentions they generally prefer to shop from sellers in their district because they know that neighborhood retailers sell quality products. Sellers also benefit from the trust and honesty formed by gauging the credit worthiness of buyers. Since community sellers know the conditions and expectations of low-income buyers, they can better respond to their needs and wants:

“For example, we go to Mamak. There are two or three stores we know. We generally do shopping at these stores because they know our financial condition – they learnt it after our frequent visits... Now they ask me ‘How much can you pay?’ For example, I tell brother Orhan (seller) that the product I will buy should not exceed ten or twenty liras. I say ‘You know my situation’. So the guy shows me products that suit my situation. Of course, the seller has a great influence on citizens.”

(“Mesela Mamak’a iniyoz. Belli basil iki üç tane tanıdığımız satıcımız mağazamız var mağazacı onlardan biz daha çok alışveriş yapıyoz çünkü varıp gele gele adam senin maddi durumunu öğreniyor. Abla sen ne kadarlık isteyebilin diyor. Ben de diyom ki mesela söz temsil Orhan abi benimki onu geçmesin yirmiyi geçmesin işte biliyon diyom. Adam bana ona göre çıkarabiliyor. Tabii ki satıcının vatandaş üzerinde etkisi çok oluyor.”)

To sum up, the social networks and face-to-face interactions in the marketplace is likely to cause mutual benefit. Low-income consumers, who can use the advantage of trust built in medium to long-term relationships with sellers, are better at meeting their needs and wants. As Viswanathan (2010) notes, although relational environment in the marketplace might also have some downsides for both parties (such as taking the advantage of trust or engaging in cheating), in many cases social networks can lead positive outcomes (such as new knowledge on products and deals, and enabling people from different literacy levels to participate in the market; opportunity for entrepreneurs to learn critical skills).

CHAPTER VI

CONCLUSION

The objective of this study was to explore mechanisms low-income consumers' use to cope with material constraints. The current research examined how low-income consumers perceive their income poverty and identified common strategies low-income consumers use to cope with consumption constraints and increasing pressures of consumer culture.

Attention to poor or impoverished consumers has taken recent attention by consumer researchers and marketing executives from major global companies. The recent statistics show how widespread the poverty is. The three-fourths of the world's population live in nations with less than ideal conditions, defined by marketplace abundance (Martin and Hill, 2012). Therefore, statistics indicate that many of the world's population experience consumption environments different from those of the most developed and predominantly Western world (Hill, 2001). The conditions and findings pertaining people at the top of the pyramid may not represent the people at bottom of the pyramid, whose lives are surrounded by too little. Therefore, the research turns to low-income consumers to understand their experiences and the consequences of living in lack of material abundance and how they cope with material constraints and negative feelings arising as a result of not consuming.

Conducting in depth interviews with low-income families in Turkey provides an understanding of cultural and contextual character of poverty and felt deprivation and their coping with restricted consumption.

In this chapter, firstly, I elaborate on the main findings of this thesis and then discuss the contributions, implications, and limitations of the study. I also provide future research avenues on low-income consumers. In this study, I suggest four factors that enable low-income consumers to cope with consumption constraints and navigate life in society which becoming more and more consumption oriented: religion, rural/cultural background, effective and creative uses of resources, and social capital.

The major finding of the current study is that low-income women cope with poverty through utilizing religious and cultural discourses. Religious discourses affect low-income consumers' approach to poverty and provide them mechanisms to cope with material and consumption constraints. Many informants in this study cope with poverty by redefining poverty and converting the institutional definitions of poverty. Redefining poverty in terms of religious views such as seeing poverty ordained by God and perceiving poverty as an exam, low-income consumers legitimize their poverty and these redefinitions of poverty enable them to cope with restrictions. Using cultural and religious discourses such as *israf* is *haram*, being greedy is not good, money is the root of all evil, low-income consumers legitimize and attribute new meanings to their practices and circumstances. First, many informants believe that poverty is given by God. Since it is the volition of God, they think that they should not rebel. Rather, they think they should confront to live with what God has given. Second, poverty is perceived as an exam. Informants said that while some

people are examined with wealth, some people are examined with poverty. Third, downward comparisons with people in worse conditions enable low-income people to boost their identities. The main idea under downward comparison is that people should always thank God for the things God has given. Otherwise, they might lose what they have and their conditions might be worsened. Fourth, while making upward comparisons, low-income people put spirituality above material wealth and this way they try to reduce the importance of having money and possessions. Fifth, low-income consumers develop mechanisms to redefine consumption restrictions. They use lack of money as a controlling mechanism for not departing from the good and moral. They cope with not having more money by thinking that money is the source of evil that pushes people to what they regard as undesired consumption practices and habits such as overconsumption, drinking alcohol, and gambling. Lastly, in this study low-income consumers cope in a consumer culture by reformulating their needs through religion and morality. In the literature, it is discussed whether poor value the same things as their more affluent counterparts (Hill and Gaines, 2007). According to Lewis (1970), poor consumers are aware of the middle-income ideals however, do not behave according to their norms. Other scholars think that values are similar across socioeconomic statuses but perceived differences occur primarily due to restrictions on consumption (Hill and Gaines, 2007). In this study, low-income consumers name the things they cannot buy as *fuzuli* (unnecessary) or *israf* (waste). Buying new clothes (for example, when have one coat buying another one), having a new product when they have already one, paying high amounts to the goods are found to be wrong and irrational. They also utilize religious beliefs such as “*israf* is *haram*” to cope with increasing consumption trends in the society. They differentiate their practices such as avoiding waste from

poverty therefore, representing those practices as if their own decision. In the poor consumer literature, it is generally assumed that consumers employ coping strategies after they experience negative consequences. However, consumers can also adapt some mechanisms before negative consequences. In this study, low-income consumers avoid severity of consequences by negotiating what it means to be poor and proactively resisting consumer culture through religious beliefs such as *israf* is *haram*. While some scholars see religion as hindering the struggle for growth and freedom, others approach religion in a positive manner such as discovering purpose in one's life and achieve intimacy with others (Pargament and Brant, 1998). According to Marx (1976), religion is the opiate of the masses, veil that hides the class exploitation, therefore could never help the poor. Although the benefits and harms of religion are and will assessed in various discussions, in this study, some informants use religion as a tool to resist institutional definitions of poverty and add meanings to their circumstances and practices.

As well as sociocultural aspect of poverty, informants' background has a great effect on the feelings arising as a result of not meeting the standards of consumer culture in an urban city. It is generally assumed that poor do not live happy lives since they do not fully participate in a consumer society (Hamilton and Catterall, 2005). However, most of the low-income consumers have never known the taste of money. The length of time spent in poverty is an important factor affecting the consequences of restrictions. In this study, many informants are using their financial and cultural background to cope with material constraints. Informants mentioned that since they have always experienced the poverty, the inability to consume does not create negative feelings. Furthermore, even if they had money, they mentioned that their

cultural background would not allow them to participate leisure activities, which are often found to be lacking in their lives. On the other hand, they also use the background of other low-income consumers to cope with consumption constraints. It is well known in the literature that people evaluate themselves in relation to others (Festinger, 1954). In this study, many informants compare themselves with people living in the same district rather than people living in more affluent parts of the city. Some informants mentioned that they do not feel themselves inferior to others because even if some people in the same neighborhood have more money, they maintain a lifestyle similar to the poor. Low-income consumers try to minimize the differences with more affluent counterparts by focusing on the outcome.

While some of the low-income consumers increase the importance of the restrictions they face through comparing themselves with people who have more money, some informants cope with financial constraints by minimizing the differences between themselves and their richer counterparts. In case of enhancing the importance of the restrictions, poor put sacred meanings to the restrictions they face through attributing religious and spiritual meanings. They believe that God gives poverty and poverty is an exam that they should pass. By thanking God, they think that they save their place in the afterlife. Furthermore, they sometimes regard lack of economic capital as a controlling mechanism that prevent them to depart from the good because they believe that too much money brings evil. They cope with material constraints by redefining poverty and consumption restrictions through cultural values. In the other case, they cope with financial constraints through minimizing the differences with more affluent counterparts by focusing on the outcome. Even if money spent to the necessities are different across socioeconomic status, since at the end both low-

income and more affluent counterparts satisfy their basic needs (such as hunger, shelter, clothing), they think that there is not too much difference between low-income and comparatively more richer people.

Last two findings (effective and creative uses of resources and social capital) represent more direct efforts of informants to cope with consumption restrictions. In case of using resources in effective and creative ways, low-income consumers find unconventional ways of meeting their needs and wants. They exert control and agency by using resources and products in innovative ways. Furthermore, getting social support from immediate, extended family, and neighbors as well as support from outside the community is a very important strategy for low-income families to cope with material constraints and felt deprivation. In a consumer culture, it is generally assumed that community ties are disappearing, individualization becomes prominent and communities are formed around brands (Muniz and O'Guinn, 2001). However, traditional neighborhood community ties still remains important for low-income consumers and through cohesion, sharing, respect, and altruism they gain sense of belonging, which compensates exclusion often occurred in a consumer culture (Hamilton, 2009a). Furthermore, in this study low-income consumers use community ties to boost their identities and differentiate themselves from affluent people by emphasizing that poor still maintain traditions and neighborhood relations that many richer people have lost.

6.1. Contributions and implications

This thesis contributes to poverty research from the consumer research perspective in several grounds. The main contribution of this study to the poverty research is that it shows how poverty is socioculturally conceptualized. With the World Bank's study with 60000 poor women and men from 60 countries, it was recognized that poverty is a multidimensional phenomenon (material, physical, and psychological; dynamic, complex and both gender and location specific) and much more than an economic issue (Narayan et. al., 2000). The current study conducted in secular Turkey, whose population is mostly Muslim and which represents a more religious culture, forces us to further think about what poverty actually implies for low-income consumers in different cultures. In this study, low-income consumers cope with poverty by redefining poverty through religion. They believe that poverty is given by God and poverty is an exam. These interpretations of poverty provide low-income consumers coping mechanisms to legitimize their conditions and attribute new meanings to consumption restrictions they face. As well as the conceptualization of poverty, findings also contribute to the felt deprivation phenomenon by depicting how felt deprivation is socially and culturally shaped. For example, low-income informants who believe that poverty is given by God and poverty is an exam, the felt deprivation is not associated with income poverty. Rather, poverty is accepted in line with these interpretations of poverty. These findings show that not all cultures perceive and define poverty in terms of same concepts such as inferior living conditions, deprivation and social exclusion. In this study, many informants cope with poverty by negotiating and redefining what poverty is. According to different interpretations of poverty, low-income consumers perceive themselves as more or less poor.

Therefore, depending on the cultural worldviews consumers have adapted, the meanings of being poor and felt deprivation vary.

Second, this study provides religion as a new framework to understand low-income consumers. In poor consumer literature, it is noted that religion is an important component of low-income people's lives (Hill, 1991). However, it is not depicted in detail how consumers make use of religion to cope with poverty and reformulate needs and wants. The scholars have suggested that low-income women use distancing to cope with restrictions by differentiating themselves from typical poor such as typical welfare mother (Hill and Stephens, 1997). They use distancing approach by either perceiving their circumstances unique or superior than typical welfare mother. In this study, different from the existing literature, low-income women cope with poverty by redefining poverty through religious and cultural discourses. Through attributing sacred meanings to the restrictions they encounter, low-income women increase the importance of the restrictions they face. They create a distance between themselves (poor) and their more affluent counterparts through religious beliefs. They believe that encountering various restrictions in this world enable them to attain their sacred self (making their place "in the other world"). Furthermore, through using religious views such as *israf* is *haram*, they try to resist consumer culture. Even if their financial resources do not allow them to participate in purchasing different products and brands on an ongoing basis, they cope with inability to participate in a consumer culture by labeling such consumption as *fuzuli* (unnecessary) and *israf* (waste). They also redefine meanings of being poor and rich by using negative notions of money and use restrictions and lack of money as a controlling mechanism that prevent them to depart from straight and narrow.

Third, this study contributes to poverty research by challenging commonly held beliefs about low-income consumers. It challenges two widely held assumptions about low-income: Low-income consumers are passive and low-income consumers live unhappy lives. Regarding the first assumption, rather than passively accepting their situation, low-income women negotiate poverty and what it means to be poor. Furthermore, accounts of women show that low-income consumers gain agency by finding solutions to save money. Through engaging reduce and reuse activities, they can save their resources. In the literature, it is noted that one way consumers exert agency is using products and brands in innovative ways (Szmigin, 2003). In this study, low-income women exert agency through using their creativity in increasing the appliances usability, reusing furniture or creating decorative objects for home. Therefore, rather than accepting their situation passively, low-income consumers show great agency in their consumer world. This study provides some of the ways low-income Turkish women control their lives.

Regarding the second assumption, the consequences of disadvantage and restrictions in the literature are generally depicted as negative (Hamilton, 2008). The negative consequences include stress, depression, sense of powerlessness, felt deprivation, isolation and alienation from mainstream society. This study contributes to poor consumer literature by showing that consumption restrictions do not always result in negative consequences because of the sociocultural aspect of poverty and poor consumers' background. Through developing positive adaptive mechanisms such as redefining the meaning of being poor, low-income consumers can proactively avoid the severity of negative consequences that consumption restrictions might create. According to model developed Hill and Stephens (1997), consumers employ coping

strategies after they encounter negative consequences. However, what is generally underestimated is that consumers can also be proactive in their efforts to handle stressful conditions. The findings of this study does not fit the model (figure 1) well because in this study low-income consumers proactively avoid the negative outcomes created by restrictions through redefining poverty and what it means to be poor. Rather than accepting poverty as lacking the resources and living in inferior conditions, they redefine poverty by stating that poverty is given by God and poverty is an exam that God put poor people through. Furthermore, some low-income consumers proactively resist the consumer culture by relying on the religious view that *israf* is *haram*. In order to reduce the severity of difficult situations, low-income consumers make use of religious and cultural discourses to redefine poverty and attribute new meanings to their conditions and consumption practices. This study shows that low-income consumers can also adapt some mechanisms before experiencing negative consequences and these strategies can be regarded as consumer agency, which is not represented in the current model.

Fourth, this study has implications for marketers. Low-income consumers are generally not high priority and found to be unprofitable by managers. Recently, businesses, which are reluctant to target poor markets started to see the fortune at the *Bottom of the Pyramid* because of the value those markets offer (Prahalad, 2005). It might be assumed that poor consumers do not question product price and quality because products are the best that can be expected according to their purchasing power (Viswanathan, 2010). The analysis of this study reveals that low-income consumers have in fact quality expectations and are willing to pay premium for quality products. For example, some informants mention that they want to buy

quality products and they say, “we are not that rich to buy cheap products”. For this reason, it is critical for marketers to design and emphasize the benefits and costs of buying quality products. Since low-income consumers are aware of the benefits of buying quality products as can be understood by the proverb they use: “ucuzdur vardır bir illeti, pahalıdır vardır bir kıymeti (good things are never cheap)”, marketers can emphasize the long-term benefits (such as durability of products, services, or enhanced health) of paying small premium for products. Furthermore, by identifying different coping strategies (and thus different sub-segments) within the poor consumers’ segment, this study points out the complexity of the bottom of the pyramid segments. This is in line with what Kotler et al. (2006) noted, in order to rescue and better serve the poor, it should be recognized that poor are varied on a number of dimensions. In other words, the results of this study stress the need for using other than “income” variable to segment low-income markets.

Lastly, this research has two main implications for public policy. The negative consequences of consumption restrictions are higher and the effects of consumer culture are more observable among children. Low-income consumers are generally accused of making irrational choices by buying expensive and brand name products (Hamilton and Catterall, 2007). However, accounts of informants show that many parents had to make sacrifices (even from their food) in order to meet wants of their children and avoid stigmatization of their children among peers. The consequences of spending limited resources on children’s wants in some cases push families too hard and make them incur debts. One of the public policy implications of this study is that poor families and their children can be educated about the effects of market driven materialism on their consumer lives, and how they can economize their

resources. For example, some families found solutions to meet their children's wants by developing saving options by encouraging their children to eat less junk food and save money in their money boxes.

The other way to improve the lives of the poor consumers can be through fostering hope and empowerment among low-income consumers. It is known that poor encompass both tangible and intangible (such as community relations) assets to improve their live conditions. And, hope is one of such hidden assets, which enables more positive outcomes since hope increases energy to pursue goals (Blocker et al., forthcoming). "Hope, as part of a complex array of emotions, is a capability that represents a local, sustainable mode of surviving and thriving" (p. 18). In order to initiate empowerment, government may not need to make high investment. Many informants in the study indicate that they feel better after they shared their experiences and expectations with someone unknown. Therefore, the initial point to foster empowerment could be through listening poor people's problems, expectations, and solutions in their own setting in a nonjudgmental manner. This can be done through working with NGOs to create systematic environments to listen poor people's experiences. Public officers can go and meet women and children in poor neighborhoods in regular time periods. Each time, they can inform poor families about specific issues such as health, education, economizing, cooperation etc. In addition, the poverty research regarding how to improve the lives of the poor can be supported more through the funding agencies such as Tubitak. Doing these kind of research can also provide low-income people the opportunity to share their experiences and problems with someone outside their community.

6.2. Limitations and suggestions for future research

There are a number of limitations to the study, which represent avenues for future research. First, it is limited in terms of the depth information collected. This study was conducted to understand the coping strategies of women. In only few cases, family interviews were held. Even if interviews of women provides accounts of the role of each family member on coping with poverty, mainly coping strategies of women were identified because of the focus of this study. Therefore, it cannot differentiate between low-income male and female low-income consumers' coping. In the literature, the gender differences on coping were identified. It is found that while women tend to focus on emotions and seek social support, men uses more rational and stoic style of coping (Carver and Scheier, 1989). For example, in this study, it is found that many women cope with material constraints through religious teachings. However, as noted in the literature, religiosity is found to be higher among women (Aslanbay et al., 2011). Therefore, the extent men use religion as coping might differ from women. In order to understand the differences of coping with poverty at individual level, low-income males also needs to be interviewed. Furthermore, at the family level, since poverty affects whole family unit (Hamilton and Catterall, 2006), future studies might also include male respondents and children.

Second, in this study poor families were selected based on income. However, some of the poor informants were rural-to-urban migrants, which was not criteria that was being considered on the selection of the informants. Although migration or slum living is not necessarily the indication of poverty, the analysis shows that it has a great affect on how people cope with material constraints. As it is indicated,

migrated consumers are different from the urban poor because they come to city from village without knowing much about city culture and major consumption practices, and they experience a change in their lives in terms of acculturation (Tari et al., 2008). Therefore, the felt deprivation and personal coping may vary depending on whether poor consumers are migrated from rural areas or living in cities starting from their birth or childhood. The differences in the felt deprivation and coping can be investigated between impoverished migrants and poor who have always lived in cities.

Third, this study has considered only the perspective of consumers. However, marketers, the government, the rest of the society, and social services are all parties involved in the exchange relationships for low-income consumers (Alwitt and Donley, 1996). Future research could provide the perspectives of multiple parties in the marketing exchange. Furthermore regarding findings pertaining social capital, in order to understand how social capital compensates the lack of financial and cultural capital in detail, interrelationships between low-income consumers and their neighborhoods can be examined in future research by also making interviews with businesses and community groups in addition to low-income consumers in the neighborhoods.

Fourth, majority of the informants in the study were Sunnis. However, there were also few Alevi informants. Although there were similarities of coping between two groups, there were also some differences on their attitudes towards their circumstances. The major finding “religion” depicted in the study reflects the effects of Islam and especially the perspective of majority groups. However, although Islam

played the most critical role for the establishment of slum areas, those areas were also accompanied by other identities such as Alevis, who can be defined as followers of more heterodox understanding of Islam (Pınarcıoğlu and Işık, 2007). Alevi and Sunni communities exist side by side in slum settlements, their political views and social lives significantly differ (Erman, 2000). Therefore, in future studies, how meanings of poverty and coping strategies differ across different groups and identities (such as Sunnis and Alevis) and political ideologies can be investigated.

Lastly, the findings of this research pertain to Turkey and reflect low-income Turkish consumers' coping. Future studies can extend this study by collecting data from different settings, which reflect different cultural worldviews, and explore felt-deprivation and consumer responses in different contexts. Investigating felt deprivation and effects of consumer culture as well as coping and responses to consumer culture in different contexts can deepen understandings of poverty and contextual character of felt deprivation within diverse cultural modes of consumption.

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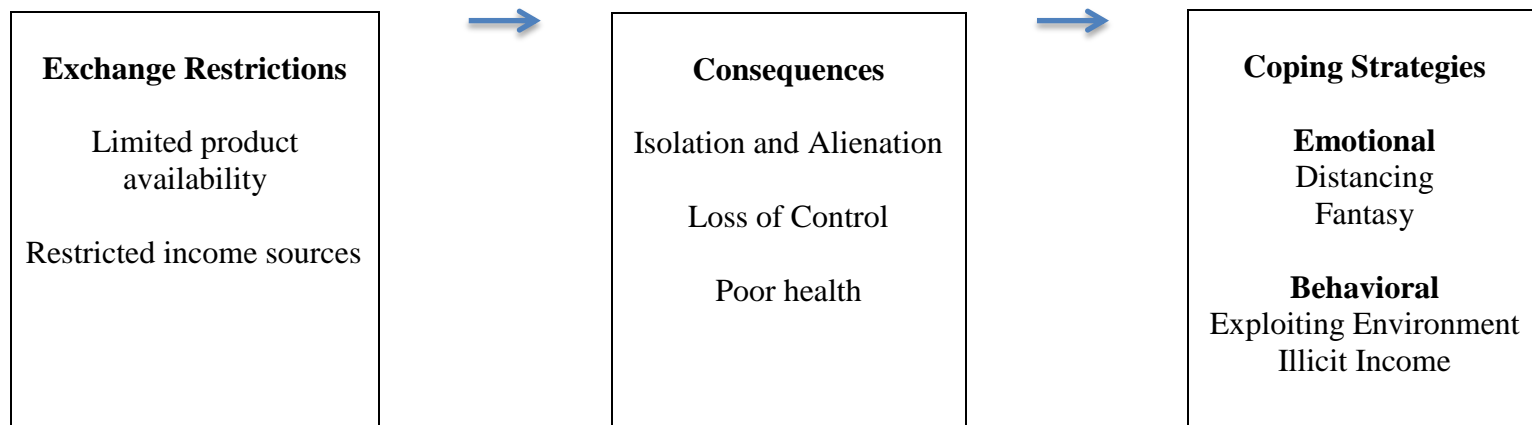
TABLE 1 – INFORMANT DETAILS

Pseudonym	Age	Education	Household Income	Number of children	Working/nonworking
Fatma	32	Illiterate	1000 TL	3 (aged 13, 12, 8)	Nonworking
Gülistan	37	High school	680 TL	2 (aged 11, 16)	Nonworking
Saadet	35	Illiterate	1000 TL	1 (aged 16)	Working
Nilüfer	33	Primary school	1200 TL	2 (aged 12, 16)	Working
Sevcan	35	Primary school	800 TL	2 (aged 14, 17)	Nonworking
Zahide	50	Primary school	700 TL	6	Nonworking
Saliha	34	Middle school	800 TL	2 (aged 5, 10)	Nonworking
Derya	34	Primary school	400 TL (No regular income)	1 (aged 9)	Nonworking
Neslihan	41	Primary school	640 TL	2 (aged 9, 15)	Working
Fadime	36	High school	950 TL	2 (aged 12, 14)	Working
Hatice	35	Primary school	1000 TL	2 (aged 17, 18)	Working

Safiye	37	Primary school	700 TL	2 (aged 15, 19)	Working
Rabia	36	Primary school	650	3 (aged 18, ..)	Working
Sıdika	29	High school	680 TL	1 (aged 7)	Nonworking
Şükriye	35	Illiterate	850 TL	3 (aged 21, 17, 8)	Nonworking
Nurdan	38	Primary school	1000 TL	2 (aged 19, 16)	Nonworking
Kader	27	Attended but not completed primary school	No regular income	1 (aged 9)	Nonworking
Meral	36	Primary school	800 TL	1 (aged 12)	Nonworking
Nuriye	30	Primary school	850 TL	1 (aged 7)	Nonworking
Elif	24	Primary school	1000 TL	2 (aged 7, 4)	Nonworking
Durdane	50	Primary school	1000 TL	4 (aged 26, 14 and other two are married)	Nonworking
Fazıla	29	Primary school	600 TL	2 (aged 3, 11)	Nonworking

FIGURE 1.

A three-dimensional model of impoverished consumer behavior
(Hill and Stephens, 1997)



APPENDIX A

INTERVIEW GUIDE

- 1) Can you tell a little bit about yourself? (age, education, number of children, the ages of children)
- 2) What is your total income? (the money you and your husband earn)
- 3) Where does the money go? What are your priority expenditures? (learn it in detail)
- 4) How do you make ends meet? How do you cope with financial constraints?
- 5) Which of your expenditures do you restrict?
- 6) How do you restrict your expenditures? What kind of practices do you use?
- 7) What do you give up to buy when you don't have enough money? (what are trade-offs – food versus bills, cigarettes versus clothing, etc.)
- 8) Do you have additional income? How do you obtain this income and what do you use this income for? (cash, commodity, etc.)
- 9) Do you think you have control to handle the financial difficulties? What kind of practices do you use to obtain control (i.e. using goods in different ways, saving money, etc.)
- 10) Are there any practices that you use in order to reduce your bills (water, electricity, telephone)
- 11) Are there any practices you use to reduce fuel for heating?
- 12) Where do you buy your food? How frequently do you buy food? (street vendors, bazaars, supermarkets etc. If they are shopping from supermarkets, ask why they prefer this specific market. Are there any other alternatives? What kind of factors determines the market selection? Products, prices, the location of the store, promotions- in short, their views about 4Ps. Also, ask their expectations regarding 4P's)

- 13) Are there any practices you use to reduce your food expense? (e.g. finding low-price grocery stores, looking for promotions, home-made food, the time and location of shopping, etc.)
- 14) Where do you buy your clothes? (for yourself and children)
- 15) How frequently do you buy clothes?
- 16) Where do you prefer to do shopping? (the location of shopping for clothing, their experiences, and expectations from marketers)
- 17) Do you go to shopping malls?
- 18) Are there any brand-name clothing you would like to buy? (for yourself and children)
- 19) How do sellers make your lives easier and harder? In which ways do you trust or distrust the products and services you buy/use?
- 20) What are your expectations from sellers?
- 21) What are your expectations from government in terms of marketers?
- 22) Do you knit or stitch your clothes? In which cases you use these practices? (socks, sweaters, pants, etc.)
- 23) Are there any practices you apply in order to reuse your out-worn clothes?
- 24) Do you share your clothes with your relatives or neighbors?
- 25) Do you use some of your products and appliances in different ways?
- 26) What are the things you want to buy for yourself and children?
- 27) Are there any cases in which you don't buy or postpone your needs in order to meet your children's wants? Can you give an example?
- 28) Does your child contribute to family's coping with financial constraints? (e.g. not asking for expensive products, building morale, etc.)
- 29) What are the things you buy when you get extra money?
- 30) Are there anything you buy by saving money? What are these products?
- 31) What are the things you buy even if it exceeds your budget?
- 32) Do you get support from your family or relatives? (e.g. food from village, clothes, etc.)
- 33) What is the affect of your family on improving your life? How they support?
- 34) Do your neighbors have any effect on coping with financial constraints? Do you support each other in terms of financially or psychologically?
- 35) What is the role of your surrounding on making your life easier? How they ease your life?

- 36) What kind of support do you get from government or aid organization?
(financial aid or some courses)
- 37) Are you happy with your current circumstances?
- 38) What are your objectives for the future? What are your dreams?
- 39) What does “perfect world” mean to you? What would you like to have?
(house, job, clothes, food, holiday, opportunities for children especially
education and job)
- 40) If you draw a prize from a lottery, what would you do with this money?

TÜKETİCİ MÜLAKATLARI REHBERİ

- 1) Kendinizden biraz bahseder misiniz? (yaş, eğitim durumu, çocuk sayısı, çocukların yaşları)
- 2) Şu an elinize geçen toplam geliriniz ne kadar? (eşiniz ve sizin elinize geçen para)
- 3) Elinize geçen para nerelere gidiyor? Öncelikli harcamalarınız neler? (detay öğrenmeye çalış)
- 4) Nasıl geçiniyorsunuz? Maddi yetersizliklerle nasıl başa çıkıyorsunuz?
- 5) Hangi harcamalarınızı kısıtlıyorsunuz?
- 6) Neler yaparak harcamalarınızı kısıtlıyorsunuz? Elinize geçen parayı ne gibi uygulamalarla/yöntemlerle yetirmeye çalışıyorsunuz? (örnekler versinler, detay öğrenmeye çalış)
- 7) Elinizde yeterli para olmadığında nelerden vazgeçmek zorunda kalıyorsunuz? (what are trade-offs – food versus bills, cigarettes versus clothing, etc.)
- 8) Ek gelirleriniz neler? Bu ek gelirleri nereden elde ediyorsunuz ve ne gibi ihtiyaçlarınızda kullanıyorsunuz? (nakit olarak, ya da mal yardımı şeklinde ek kaynak olabilir, hepsini soruştur)
- 9) Maddi zorluklarla başa çıkmada sizin bir kontrolünüzün olduğunu düşünüyor musunuz? Maddi zorlukları kontrol altına aldığınızı düşünüyor musunuz? Ne gibi yöntemlerle/uygulamalarla kontrolü sağlıyorsunuz? (örn: eşyaları farklı şekilde kullanmak, para biriktirme yöntemi geliştirme)
- 10) Elektrik, su, telefon faturanızı azaltmak için uyguladığınız bir takım yöntemler var mı?
- 11) Kullandığınız yakıtı azaltmak için uyguladığınız bir takım yöntemler var mı?
- 12) Yiyecek alışverişlerinizi nerelerden ve ne sıklıkta yapıyorsunuz? (burada, nedenler ve nasılları da öğren. Sokak satıcıları, Pazar, marketler vb. (örneğin marketlerden konuşuyorsanız, hangisinden alışveriş yapıyorlar, neden o marketten alışveriş yapıyorlar, yakında başka alternatifler var mı, varsa market seçimini neler etkiliyor...burada, sunulan ürünler, fiyatlar, mağazanın yeri-konumu, uyguladığı promosyonlar ile ilgili (kısaca 4P) düşüncelerini

almaya çalışıyoruz. Bir de bu 4P konularındaki beklentilerini öğrenmeye çalışabilirsin.)

- 13) Yiyecek'e harcadığınız parayı azaltmak için uyguladığınız bir takım yöntemler var mı? (ucuz marketleri bulmak, promosyonları takip etmek, ev yapımı olması, sebze kurutma, alışveriş yeri ve zamanı vs.)
- 14) Giyeceklerinizi (kendinizin ve çocuğunuzun) nereden temin ediyorsunuz?
- 15) Ne sıklıkta giyecek alışverişine çıkıyorsunuz?
- 16) Alışveriş için nereleri tercih ediyorsunuz? (yiyecek alışverişi (10.soru) için yazdıklarım aynen bu soru için de geçerli, benzer şekilde detaylı olarak giyecek alışverişi yaptıkları yerleri, deneyimlerini ve pazarlamacılardan beklentilerini öğrenelim)
- 17) Alışveriş merkezlerine gidiyor musunuz?
- 18) Almak istediğiniz marka kıyafetler oluyor mu? (çocuğunuz ve sizin)
- 19) Alışveriş yaptığınız firma ve satıcılar hayatınızı hangi yönlerden kolaylaştırıp, zorlaştırıyorlar? Satın aldığınız/kullandığınız ürün ve hizmetlerin nesine güveniyorsunuz, nesine güvenmiyorsunuz?
- 20) Satıcılardan beklentileriniz neler?
- 21) Mal ve hizmet sunan üreticiler, satıcılar, marketler vs (hepsine genel olarak pazarlamacılar diyeceğim) konusunda devletten beklentileriniz neler?
- 22) Kıyafetlerinizi diktığınız ya da ördüğünüz oluyor mu? Hangi durumlarda?
- 23) Yıpranmış kıyafetlerinizi tekrar giyilebilir duruma getirmek için uyguladığınız yöntemler var mı? (örn: yamalamak ya da söküp başka bir şey dikmek)
- 24) Komşularınızla ya da akrabalarınızla kıyafet paylaşımı yapıyor musunuz?
- 25) Bir takım ürünleri veya eşyalarınızı farklı şekillerde değerlendiriyor musunuz?
- 26) Kendinize ya da çocuklarınıza özellikle almak istediğiniz şeyler neler?
- 27) Kendi ihtiyaçlarınızı/isteklerinizi çocuğunuzun isteklerini karşılayabilmek için almadığınız ya da ertelediğiniz oluyor mu? Örnek verir misiniz?
- 28) Çocuğunuzun ailenizin maddi zorluklarla başa çıkmasında yardımcı oluyor mu?
- 29) Elinize her zamankinden fazla para geçtiğinde satın aldığınız şeyler neler oluyor?

- 30) Normalde bütçenizi aştığını düşündüğünüz halde para biriktirip aldığınız şeyler var mı? Neler?
- 31) Bütçenizi aştığını bildiğiniz halde/ başka ihtiyaçlarınıza harcayabilecekken aldığınız şeyler nelerdir?
- 32) Ailenizden/akrabalarınızdan destek alıyor musunuz? (köyden gönderilen yiyecekler, kıyafet, vb.)
- 33) Ailenizin hayatınızı kolaylaştırmadaki rolü nedir? Nasıl hayatınızı kolaylaştırıyorlar?
- 34) Maddi yetersizliklerle baş etmenizde komşularınızın bir rolü var mı? Ekonomik veya psikolojik olarak birbirinize destek oluyor musunuz?
- 35) Sosyal ortam ve çevrenin hayatınızı kolaylaştırmadaki rolü nedir? Nasıl hayatınızı kolaylaştırıyorlar?
- 36) Devletten ve/veya yardım kuruluşlarından ne gibi destekler alıyorsunuz? (maddi yardım ve açılan bir takım kurslar olabilir)
- 37) Şu an içinde yaşadığınız koşullardan memnun musunuz ve mutlu musunuz?
- 38) Gelecek için ne gibi hedefleriniz var? Ne gibi hayaller kuruyorsunuz?
- 39) “Mükemmel bir Dünya” sizin için ne ifade ediyor? Nelere sahip olmak isterdiniz? (ev, iş, giyecek, yiyecek, tatil, çocukları için olanaklar, özellikle eğitim ve iş olanakları)
- 40) Size piyangodan para çıksa bu parayla neler yaparsınız?

APPENDIX B

EFFECTIVE AND CREATIVE USES OF RESOURCES

Photo 1 (making a decorative flower by combining different materials)



Photo 2 (making a decorative container from yogurt case)



Photo 3 (using the fabric as a tablecloth- The brown fabric of an old long-skirt is used as a tablecloth. The other two are scarfs.)



Photo 4 (using wool from old sweaters for knitting mats)

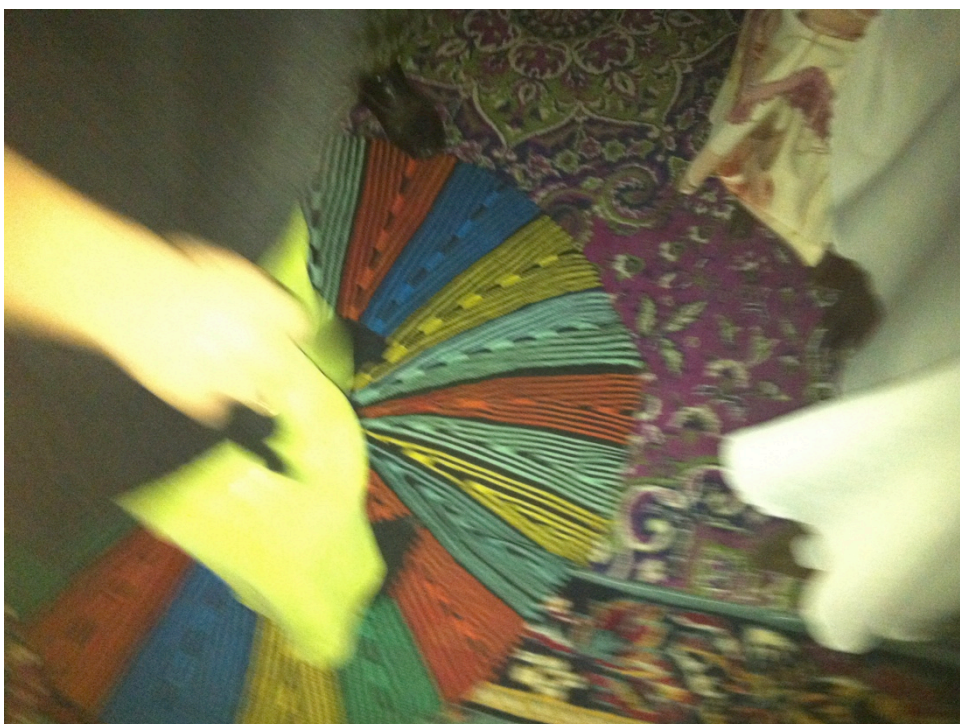






Photo 5 (getting second-hand cupboard and covering and decorating it)

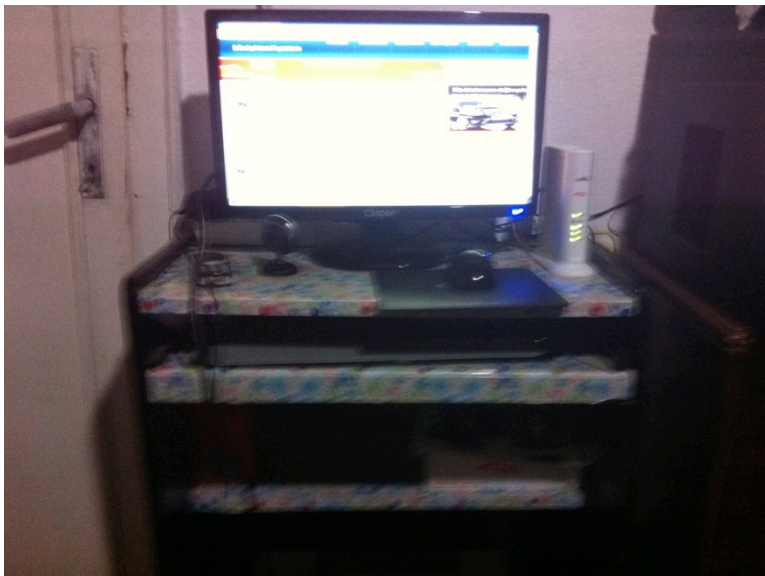


Photo 6 (painting audio system's cabinet into white and using it in the kitchen)



APPENDIX C

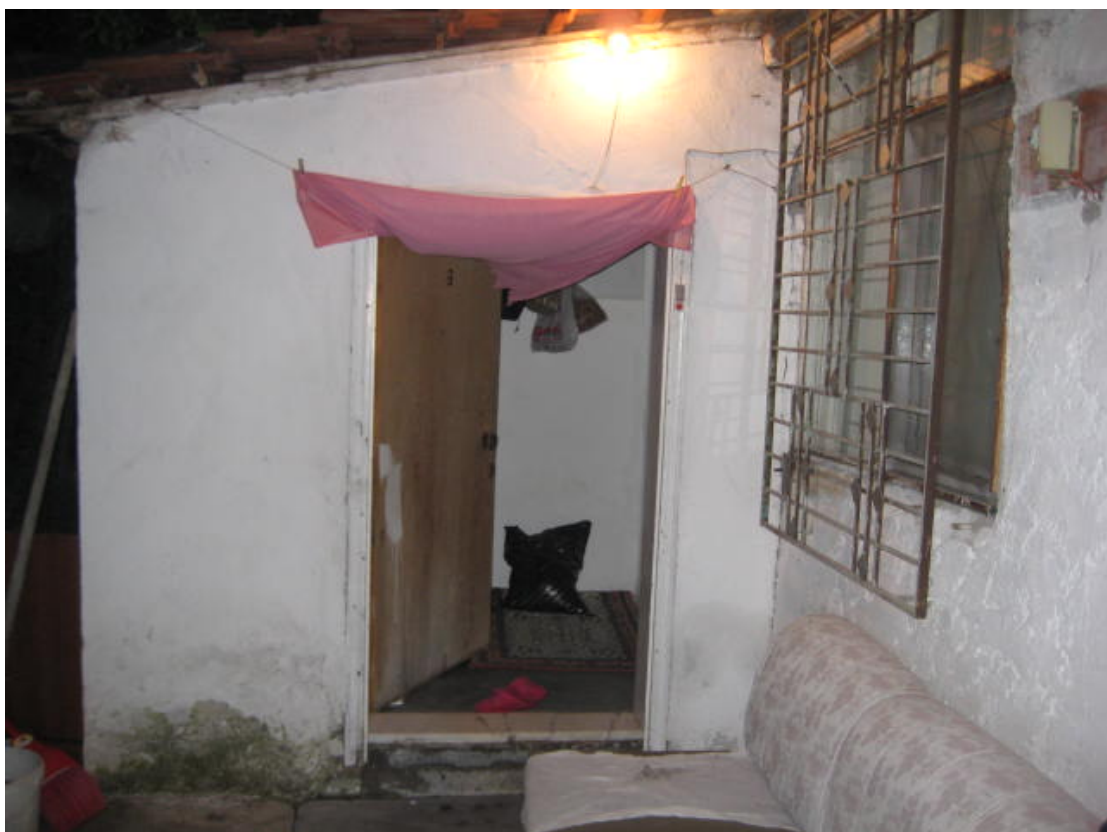
PHOTOS FROM THE FIELD













APPENDIX D

PHOTOS FROM INFORMANTS' HOUSES

